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URES IN STEWARDSHIP

RALPH S. CUSHMAN
AND
MARTHA B. BELLINGER



Cushman

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ADVENTURES IN STEWARDSHIP

By
Paulding
RALPH S. CUSHMAN, D.D.
AND
MARTHA F. BELLINGER



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PREFACE

ADVENTURES IN STEWARDSHIP

ADVENTURES generally suggest something of the spirit of daring; and the finest kind of daring is that which dares to trust God. If anyone argue that this ought not to be so, that it ought not to require great courage to abandon oneself to the heavenly Father, he is probably abiding in the realm of the purely theoretical, or else he is trying to think of spiritual things only.

Some time ago a New Yorker was reminded of that ancient widow who dared to trust God in material things even to the extent of following a prophet's exhortation to bring her last handful of flour as an earnest of the faith. The reply was, "Yes, but she didn't live in New York in 1919."

The daring that is here suggested is that which takes seriously God's promise, the daring that follows the injunction, "Commit thy way unto Jehovah," whether in New York or elsewhere.

This is the faith that lies in the background of the Adventures in Stewardship. It is hoped that the readers may find in these pages a help to the conviction that there is no life divided, "O Lord of Life, from thee;" that the heavenly Father is interested in the everyday life and the everyday prosperity of all his children, and that those who seek first the kingdom of God and his righteousness may live in partnership with the Great Provider.

Evidently, such a book as this does not deal primarily with the theological or historical basis of tithing stewardship. Rather, its design is to show by actual evidence that tithing stewardship reaches with a transforming influence into every phase of life. There is much testimony that this fact appeals with force to an increasing number of practical men—whether

professing Christians or not—who see that the tithe points to a much larger thing than a financial program.

The stories here printed have been left essentially in their original form. In general, names have been omitted, but the genuineness of every instance can be vouched for. It is hoped that this comparatively small collection of stories will encourage hundreds of pastors and laymen to report incidents in their own field of experience which are not one whit less illustrative of the fact that a great stewardship revival has actually moved out over the church.

Acknowledgment ought to be made to the stewardship secretaries in the various Areas, and especially to the Rev. J. Homer Slutz, for assistance in the collection of the material which follows.

RALPH S. CUSHMAN,
Executive Secretary Centenary
Stewardship Department.

CHAPTER I

THE FIRST STEP

THE acceptance of stewardship as a principle of Christian living is not of the same nature as the signing of a check, or baptism, or undergoing a surgical operation. It is not an inoculation which, having once "taken," can henceforth be forgotten.

Stewardship is much more like a course of gymnastics for the health. To be effective it must be practiced daily, with due regard to physical resources and ailments, and the master's instructions. With some modifications, under a good gymnastic course, the fat man may become an Apollo, the stoop-shouldered may become a Hercules, the short-winded one may learn how to walk uphill talking one-hundred-and-forty-to-the-minute without losing his breath, but only at the cost of systematic training with dumb-bells, punching bags, and other athletic exercises.

So it is with stewardship and the Christian. He who has gathered too much of the fat of the land, he who has too long been stooping to small and picayunish methods, he who has lost breath in traveling "up the Heavenly Way" can get back into condition through systematic training in spiritual athletics.

These more or less debilitated Christians are obliged naturally to take a first step, which is not always ideally graceful nor perfect. But with each day's training they are sure to improve. Under the stewardship idea the tightwad and the timid one, the bigoted brother, the parish blight, the loud-talker and the little-doer, as well as good Brothers Jones, Brown, and Smith, all step more or less capably into the ranks and line up for spiritual calisthenics.

Awkward as it sometimes is, this first step is always interesting. Conversion itself does not more profoundly affect the

heart and conduct of man or woman than the acceptance of stewardship as a working plan of life. The threefold application of its principles to time, possessions, and prayer touches man's life in three strategic points; for who can deny that what a man does with his time, his money, and his secret desires determines what that man is?

The first and most striking element of stewardship which is challenged by the "outsider" is the tithe. Two objections to the practice of tithing are frequently encountered; one is the objection of "legalism," and the other rests on the assumption that it is unbecoming for a Christian to be thinking much about money.

• "WHEREAS"

In answer to the first objection, that now we are under the dispensation of Christ and the old law has been done away, a Methodist minister has told the story of a bachelor, who, going to live in a certain city, was recommended to a Widow Dole's for board. The good man found that Widow Dole was not only agreeable, but that her house was the next thing to a home. After he had lived there for some time, bringing to the lady five dollars regularly every Tuesday afternoon, his heart was so thoroughly touched that he urged her to go to the altar—which she did. On the Tuesday afternoon following the wedding, he appeared as usual, and said: "Whereas, heretofore I was under the law, I cheerfully brought you my five dollars; but now I am under love, I hereby give you a dollar and will continue to contribute when I feel able."

"CAN'T EAT SOULS"

The second objection that it is "sordid" for Christians to talk or think about money, has been met by a brother of the South who tells the story of an attempt to raise the salary of Pastor X.

One of the members of the church had been carrying on his conscience for some time the burden of the disgracefully low salary of the pastor, and had attempted to get the official board to act.

During one of these interviews with a man whom we will call Brother Smallweed, the friend of the pastor recalled what fine sermons and what splendid work Pastor X had been giving them.

"That's all right," replied Brother Smallweed, "his sermons will do well enough; but a pastor ought to be saving souls and not thinking about money."

At this point the patient man boiled over.

"But the parson can't *eat* souls," he said, "and if he could, it would take a great many of the size of *some* folks' souls to satisfy him."

It is evident that these two most familiar objections to the tithe can be met, not only with Holy Writ but with holy wit.

It is the tithe that often proves to be either a stepping stone to better things or the block of stumbling. No doubt there are people who consider themselves good stewards who refuse to look the tithe in the face. On the other hand, an increasingly large proportion of the church membership is devoting itself to some system of proportionate giving in true athletic style.

Understanding and accepting the tithe, as the acknowledgment of God's ownership, has taken the place of the almost universal protests of a few months ago. The old history of church finances going on the rocks, of the silly and frenzied methods of carrying on the Lord's work, of haphazard ways of providing for benevolences, has at last had its legitimate effect and brought Christian people to their senses. Strawberry festivals and rummage sales have had their day in church finance. "Tithing may be legalistic, but so is marriage; let us try to worry along with it," says one church treasurer. And after a tithing band had been formed, instead of "worrying along" he found that his troubles were practically eliminated.

While the tithe, in the lives of many people, furnishes practically the first rung of the stewardship ladder, it is yet only a step, as they who have taken it will be the first to acknowledge. Other privileges and powers are quick to follow; but since that is in many cases the first step, it is of interest to note what experiences have led different people to its adoption.

Examples of many sorts come to the stewardship office, and in no sense is it considered that those chosen for this book represent stewardship in its ideal or perfect form. But they are actual instances of "stewardship as she is spoke," and so possess the intense human interest that always attaches to authentic experiences under the domination of an idea.

Many people are led to adopt tithing for a special object, or because they are in some particular difficulty. One preacher, for example, with a wife and three children, began to put aside a tenth of his salary of six hundred dollars in order to get some books which he felt greatly in need of. After he had done this he decided that the tithe did not belong to him after all, but that it was his business to give God the first portion, and get his books out of the remainder.

RUNNING A SPECIAL

Another pastor wrote to the Department of Stewardship for information and help, saying that he had been giving the subject of tithing considerable thought and prayer for years. He told how, years ago, he ran a special train, because he wanted his congregation to take a trip to an institution of higher learning, so that they might be influenced to give much more liberally for its maintenance. He endeavored to get cheap rates on the railroad, but failed; then he tried to get some of his friends to go with him and charter a train, but they in turn all failed him. Finally he promised the Lord that if he would protect him against a loss of more than \$25 and would help him raise the money, he would run a train himself, and further, that if he made anything above expenses, he would give one tenth of the profit to the Lord. As a result of this adventure seventy-seven dollars and seventy cents was cleared and the brother in question turned over for specific Kingdom purposes seven dollars and seventy-seven cents. He wished to know whether this was a case of tithing stewardship.

This is apparently a clear case of a "bargain," not much unlike the bargain Jacob made with the Lord when he woke from his vision and built an altar. But bargain as it was, it worked. A letter was sent to the brother in the South, in

which it was pointed out that the train project was one step along the pathway of tithing stewardship.

This matter of "bargaining" is one of the chief stumbling-blocks to many people, in the question of tithing. "If God prospers me in this business, then I'll give him a tenth," sounds like bidding for prosperity; and in a sense it is. Testimonials to the effect, "I began to tithe a month ago and, praise the Lord, last week I had my salary raised," are among the most frequent illustrations that come into the office.

But honest-minded people often feel that behind this bargain is self-interest and perhaps hypocrisy. One pastor confessed, in the privacy of his own office, that he had been taught to tithe when he was a boy, but that he had abandoned the habit years ago, and that during the defaulting years his salary had been raised several times. "What do you say to that?" he said.

All this, if it prove anything, proves that tithing has to do with prosperity or nonprosperity only as it is a part of stewardship. Stewardship teaches that it is the Christian's business to acknowledge God's ownership, no matter whether or not Wall Street is in a panic, or whether your own private financial ship seems to be going on the rocks. The overwhelming testimony bears out the belief that prosperity and peace of mind follow the practice of Christian stewardship.

The bargain, if it be a bargain, is only the first step in a much larger business—a business which works profound changes in the heart and mind as well as in the cash accounts. Christian stewards do prosper, but so do many other kinds of people. The difference is that the steward gets also a good many other things besides his prosperity.

One minister perceived that a full acceptance of the principle of tithing-stewardship would not only save the desperate financial situation of his church, but would probably also raise the spiritual temperature of his membership. Though he believed in stewardship "in a general way," he had never been willing to commit himself to the tithe. Question: How could he preach tithing to his official board and his other parishioners without believing in it for himself? Of course he couldn't.

He was honest enough to see that if tithing-stewardship was good as a life preserver, it would be still better as a solid plank undergirding the whole structure of the Christian life, and so his own name headed the list of tithing stewards in the church.

PROVING THE THING

At the close of a tithing sermon in one of our Methodist churches a man who had not been known as a Christian came rushing to the minister and said: "Here take this! I'm going to prove this thing you have been preaching about!" There-with he handed out a generous sum of money and departed. Not long afterward the minister received a letter from the same man, who wrote: "I have been more prosperous since making this test than I have ever been," and with the letter was a check for the minister's work.

The desire to "prove this thing" is strong, and many confirmed tithers have approached stewardship by this practical route. After all, does not Malachi's prophetic message, wherein Jehovah says, "and prove me now," begin with the words, "I have loved you, saith Jehovah"? and would not love be willing to humor even the doubting mind?

STEWARDSHIP "IN YOUR WIFE'S NAME"

There is a record of one busy man who did not have much time to read literature on tithing or anything else. He was not interested in tithing, but his wife believed in it and tried to convert her husband to the principle. She just talked about it and kept smiling. She kept a little choice literature on tithing lying handy where he would pick it up when he came in to dinner.

By and by the little leaven began to work, and one night he came in and laid down eight hundred dollars which, he said, was his tithe for his year's business. His wife was well informed about missionary work, and suggested that he take the support of a missionary in Africa.

The news leaked out and the pastor went over to the home

of this business man and got his first big pledge for the Methodist Centenary Movement.

That was the first step; but now that man is looking up every old atlas and geography to find out more about that part of Africa where his missionary is stationed, is reading news fresh from the field, and is greatly interested in the sermons his pastor is preaching on the Centenary and missions. "Where your treasure is, there will your heart be also." It is not hard to interest a man in missions who has a thousand dollars invested in the subject.

The wife had gained one victory, but she did not stop; she wrote a friendly note to the official board the next time it met, and sent a package of tithing cards. Many of the best men on the board signed up as tithers, and when the pastor went around to get pledges on the Centenary one of them pledged fifteen hundred dollars with a smile, and another pledged one thousand with a smile, and others did likewise—and none of them were rich men.

That woman is now head of the tithing department in the church with all the group leaders and stewardship assistants under her care, and tithing is becoming a part of the creed of the church.

RUTH OF THE CABBAGE PATCH

When a wife begins young, converting the husband may be an easier task, but serpents still enter gardens of bliss. There is a story of a conversion and reconversion which centers about a woman who is sometimes known as the original "Ruth of the Cabbage Patch." It relates how a young couple had married, neither husband nor wife waiting to finish their college course. Because of this they felt themselves under the displeasure of their parents. So they set out with great determination to show everybody that theirs was not a foolish marriage.

They had, however, a good start, for they came of hardy old stock. Ruth's father was not only prosperous in business, but was a highly honored and influential churchman, while her husband's father was an eminent lawyer and county judge.

The first thing Ruth did was to persuade her husband to have family prayers every morning and to set apart one tenth of all their income for the church. They succeeded fairly well at first, but soon forgot about the tithe. Then reverses came and they lost their hold. They took an inventory, and after settling all accounts, they had just eight dollars left.

No one knew of their financial difficulties, but they told God all about it. They promised to pay to the Lord his portion and trusted that he would bless them once again. They immediately tithed the eight dollars.

The next morning Ruth received from her father a check for five hundred dollars. It was beautiful to see Ruth's face light up as she said in her inimitable way, "Of course, we both just knew God did it."

Then a very strange leading came to them. They decided to put all their land in cabbages. No one else near was growing cabbages, and it seemed rather wild. Could there be money in cabbages? Nevertheless, the impression grew upon them—"Try it," and they were true to the impression. They studied about cabbages, about soil, cultivation, and market, and made their venture. They succeeded and Ruth promised \$50 for the missionary thank-offering.

Then came the freeze when everything in the South shriveled up. The president of the Woman's Missionary Society said good-by to her hopes for that fifty dollars thank-offering, for the report came that Ruth's cabbages were lost when they were just ready for shipment.

Ruth and her husband, however, after the first shock to their faith, decided not to give up, but to run away from their dead cabbages for a while and give God a chance. But before they went Ruth and her husband visited the president of the Missionary Society and left a check for one hundred dollars.

They came back from their trip full of faith and hope, and during the next season cleared from their cabbages \$10,000. Of course \$1,000 of it went straight into the treasury of the Lord.

After telling this story, the narrator adds: "The paying of the tithe is worship. It says 'God is here'—but says it with

to it that cuts through mere surface words. It proves faith and gives God opportunity to prove his faithfulness."

STEWARDSHIP AND BIG BUSINESS

H. A. Truesdale, stewardship secretary of the Cincinnati, confesses that twenty years ago, when he was first to conduct an Epworth League meeting with the "Christian Stewardship," he suspected his wife of conferring with the League president to bring about just such a

"Up to that time she had been the liberal one of the family and I had played on the defensive," he writes. "When she wanted to give the preacher twenty-five dollars, it was my business to reduce it to five, if possible."

Truesdale in the end was converted to tithing not by argument but by studying the Bible. He says, "A study of the Bible proved to me that the only way a man can play a square game with God was to acknowledge his ownership and man's stewardship, and bind it with the truth." So by the time he had prepared himself to conduct the Epworth League meeting he was committed to tithing-stewardship. The remainder of the story shall be given in Mr. Truesdale's own words:

Of course, this decision changed my whole life. I was then forty years of age and had always worked for a small

But, beginning with that year, increases in salary and personal prosperity came in abundance. I can hardly believe it now, myself, as I think of the real turning about of my whole life experiences.

In 1901 I organized my first corporation, with five directors. I have sometimes said that they are not often consulted in the business. I don't know how true that is, but I did

God as my business partner. I have humbly brought all the problems of my business. His counsel, I find, can always be obtained. Many of the problems of the business have been solved while I have been alone with him.

I did not begin the business with any philanthropic ends in mind, but we did believe that, as an economic proposition, our employees should be given the best possible working

conditions. We have endeavored to give them the conditions we ourselves would like to find if we exchanged places with them.

"It has been many years now since the factory established the dining room where all the employees are given the noonday meal. Not a penny has ever exchanged hands in the dining room. Warm, wholesome food, served amid cheerful surroundings, has contributed not only to the happiness of the men, but it has made for the economic welfare of the factory. It has proved a good investment to consider this service as part of the factory's outlay.

"The result of the policy of treating men as fellows has amply demonstrated that from an economic, business standpoint—to leave out moral and other conditions—it pays to base business relationship on Christian principles, doing to our fellow men as we would like to be done by.

"Many of the men who began with the plant at the beginning are still in its employment, having been in continuous service all the time since 1901.

"Wages have increased more than one hundred fifty per cent, and never has there been any reduction in wages.

"Perhaps sitting at the same table year after year has had something to do with the feeling of a family friendship, but never in the history of the plant has there been the least labor trouble, and a few weeks ago the manager included in the pay envelope of each employee the thought of his heart expressed as follows:

"'It is a sincere desire of the management that no employee shall ever work for this Company at a wage less than to-day.'

"The stockholders of the corporation have received their dividends quarterly, without an exception, since the second year of its organization.

"For several years now the employees have been sharing in the profits of the corporation to the extent of eight per cent of the previous year's earnings. This is included in the first pay in the new year.

"The history of the Conneaut Can Company reads like a fairy story, but to the president it is a revelation of the great

God who owns and controls the world, and reveals himself and his interest in his partner at every step of the journey.

"Giving the tithe does not imply that each man who gives it will reach an increased material prosperity. The great fundamental is the recognition of God's ownership and man's stewardship. Such recognition brings its own abundant reward."

CHAPTER II

HOW TO LIVE ON YOUR RELIGION

A FEW years ago a popular English writer wrote a book entitled *How to Live on 24 Hours a Day*, the point being, of course, that whether one likes it or not there is nothing else to live on.

It is the same with religion. Whether one likes it or not, every man lives and has to live on his religion. If his religion be of the death-and-destruction variety, breeding fears, anger, dislike, and suspicion, then he must live on those fruits himself; or if his religion be of the sharp-tooth acquisitive variety, breeding violence, lying, dishonesty, and crime, then he must live on these. He may not choose to call these principles "religion," but if they dominate his thoughts and his activities they amount to the same thing.

The question which confronts the Christian is, therefore, how to live on his religion; how to make it work in practical affairs; how to keep it and himself alive while at the same time he lets the other fellows live; nay, in so far as in him lies, he helps the other fellows to live.

Stewardship is the answer to this question. Stewardship includes all the tests of faith as well as the joys of the man who is solvent and doesn't care who knows it. Stewardship is a continuous process of learning how to live on one's religion. Sometimes the lesson is in health, sometimes in life service, sometimes in money, but always it expresses the religion in practical life.

For the beginner, at least, the most striking example of this power in stewardship to feed and support the Christian's life lies in financial proofs. Testimonials of this sort of blessing are without number. Many and many are the instances in

which the Christian steward has been tempted, in poverty, sickness, or other straits, to withhold the tithe; and in resisting the temptation, the steward has come out on the farther side with greater joy.

HOW ONE PHYSICIAN BECAME A TITHER

"People find it easier to trust God for eternal salvation than for worldly matters. They ask God to save them from sin, and they believe that he does it; but they're afraid to trust him in financial affairs. God dares them to prove him with the tithe; but it seems a greater strain on their faith than it is on his resources.

"Becoming a Christian at fourteen, I learned from his Word, 'My God shall supply all your needs according to his riches in glory by Christ Jesus, our Lord.' Shortly after reading that I began to tithe, feeling that it was useless to pray and testify unless I gave of my substance as the Lord prospered me.

"At nineteen I entered Albion College with seventy dollars, feeling I had nothing to fear because I belonged to God. He would withhold no good thing from me if I would but walk uprightly and keep his commandments. My experience proved him true.

"During one term at Albion I boarded myself, and it may be a revelation to some when I say that during the entire term my board averaged only sixty-five cents per week, and I was not ill during that time nor in any way the worse for my plain but satisfactory diet.

"After two years at Albion, I entered Detroit College of Medicine, staying four years, God being my strong support. The way he cared for me reminded me of his care for the prophets of old.

"Once after my money had run out, a kind friend began sending me about eight dollars every two weeks. I want to tell of an experience of this period.

"When about to leave my room one morning I put my hand in my pocket. I was suddenly reminded, by feeling twenty-five cents there, that it was all the money I had. I had received

a remittance only a day or so before, and no more would come for about two weeks. My room rent was due, and only two or three meals remained on my ticket. I was in a tight place.

"Thinking the matter over, I said to myself, 'Well, there is no use in worrying. I belong to God. I am doing what I believe he wants me to do. It is his business to provide for me.'

"So, claiming his promises to supply the needs of his children, I threw the quarter on the bed, and kneeling down said, 'There, Lord, that is all I have.' I reminded him of his promises, told him of my immediate need and said, 'Lord, if you ever helped a fellow out, now is the time to do it.' Then I went down to the college assured that the Lord would care for his own.

"When I returned in the afternoon I found two letters awaiting me. I opened one and it contained three dollars, the only money my brother sent me during my six years of college life. I opened the other letter, and it contained a five-dollar bill from an old lady living in Massachusetts. She had heard me deliver a missionary address some years ago and became interested in me. These sums, eight dollars, were just what I needed. God had anticipated my need and had the money on the way to me before I knew I needed it. 'Before they call I will answer, and while they are yet speaking I will hear.'

"I came to believe that God was interested in even the little things of life. For example, one day when down at the college I discovered that I had lost my watch. I tried to think where I might have lost it, and finally decided it might have dropped from my pocket when I mounted my bicycle in front of the house in the morning. If this were true, it seemed I would never find it, as that was a stopping place for the street cars, and people were almost constantly waiting there for the cars. However, I left it with the Lord and went home to see if I could find it. As I dismounted in front of the house, there lay my watch face upward in plain sight on the curb, where anyone of the score of people who had passed and waited for the cars during the day might have picked it up.

I think God must have known that a poor student like me could ill afford to lose that watch.

"Tithing has been a fixed habit with me during the past twenty years, and every year my income has increased and the way to heaven grown brighter."

"SEEK YE SECOND"

Not all ministers of the gospel are by any means willing to commit themselves to a full and complete stewardship. The following account of one minister's acceptance and proof of the idea in its full significance is reprinted by courtesy of The Christian Advocate:

"During the first few years of my ministry I did not set apart any definite proportion of my income for the Lord's work. I gave 'what I could,' as did the majority of my members. That is, I gave what I thought I could spare, after I had first planned and provided for my own family needs. Without realizing it I put God's claim second, and my own first, family and personal needs always constituting a prior claim. I was not consciously disobedient to the heavenly vision; I simply didn't at that time have the vision.

"But it came later. A brother-in-law repeatedly set forth to me the fact that God's claim was first; that the tithe was his, and that much, at least, should be set aside before anything was used for family or self. This argument came at a time when it was exceedingly hard to see how I could pay even a tithe to the Lord's work, let alone larger sums. My total estimated salary was only \$700, and a third of that was apparently lost that year for the reason that my own ill health had compelled me to relinquish one of my two preaching points. It seemed impossible to pay all of my bills from the income in sight, let alone taking a whole tenth for the Lord's cause. But after much prayer and family discussion, I ventured out on naked faith, and promised the Lord that the first tenth should be his from that time forth, whatever happened. We took a little barrel, which I labeled 'The Lord's Treasury,' and into that religiously placed at least a tenth of every dollar paid on salary.

"Several results followed: In the first place, it was astonishing how much money the Lord always had in his treasury, and how much more we had to give away than before. The barrel was never quite empty, although the demands upon it were frequent and imperative. Like the widow's cruse of oil it wasted not, as constant replenishment kept the bottom from being reached.

"In the second place, I seemed to have a new intimacy with God. I was somehow in partnership with him. That being true, my finances were of as much moment to God as to myself. And it was as much to his interest to help me to a good income, and to the proper spending and saving of that income, as it was to me. As the payments from the barrel went out in one direction and another, my heart interests widened, and somehow I could take daily journeys over the world with God to see how our joint investments were progressing. The annual missionary reports were to me like the bulletins from an investment company giving the size of the dividends declared.

"In the third place, money began to come in from hitherto unknown sources. I found it to be true that he who obeyed God, and paid to his cause at least a tithe, had it somehow given back to him, good measure, and pressed down, shaken together, running over, and in kind, as well as in spiritual enlargement. I came out better that year than ever before; and in spite of sickness and the loss of a third of my charge, all bills were paid, and better prospects loomed ahead. I had tried God, and God had not only been as good as his word, but had blessed me exceeding abundantly above what I had dared to ask or think.

"Once, when an unusually large amount of money came to me at one time, the temptation came to set aside less than a tithe, as the tithe seemed so large an amount to pay into the Lord's treasury at one time. Suddenly I saw how contemptible such an attitude really was, as God had honored me by giving me more than usual, and the least that I could do in return was to pay back a proportionate amount. My obligations were really larger, rather than smaller, and I put the

temptation from me, and deposited the tenth to the credit of the Lord."

MAKING IT EVEN

Everybody has heard how George Muller, the famous philanthropist of Bristol, England, used to pray over his smallest needs—even the losing of a latch-key!

Here is a Pennsylvania pastor who believes that the tithing steward comes under the special protection and care of God:

"Last Friday morning I decided to become a tither. Therefore I wrote up a covenant between God and myself, and then I got down on my knees and prayed, asking God to help me to keep that sacred covenant, I, this Friday morning, January 10, 1919, have entered with you. Then I arose from my knees and tithed the \$2 I had in my pocketbook, and before night I received \$3 from an unlooked-for source. You see, as soon as I began to tithe, God began to pour out his blessing upon me.

"Then last Sunday, January 12, 1919, I received, on my support, \$19.90. Therefore, on last Monday morning, January 13, 1919, when I took out of it my tithe, I said, 'It only lacks ten cents of \$20, therefore I will tithe \$2.' Then I hitched up my horse and went to Conneautville, about six miles distant, and there, as I was walking up the street, I saw in the snow and ice something that looked like silver. So I reached down and pulled it out of the snow and ice. To my surprise, it was a dime—just enough to make my \$20 even.

"You see, God did not want me to be a cent short, so he gave me the ten cents in that way. Praise his blessed name!"

Another pastor adds his testimony: "It is over eleven years since I first followed the Bible plan of giving, and have found that it pays from every standpoint. My experience has been that one cannot carry this out regularly and systematically without getting close to God and realizing he is blessed spiritually all along the way. Furthermore, I do not believe anyone is poorer financially in the long run as a result of tithing. In my own case I saved as much the first year that *this method* was tried as I did the three years preceding, and

the way the Lord has prospered me in material things all the years since has been beyond what I could even expect or think.

"My advice to anyone would be, pay to God what is his due, put yourself into his hands, and you need not fear results. You will find that God pays large dividends, that it will be a great step forward in your Christian experience."

ONE OF THE MILLION

The following account of a woman who signed a Methodist Million card speaks eloquently for itself:

"When I first heard of the Centenary program, the bigness of it staggered me. I felt aghast, as if the church had taken the world on its shoulders, just as it has. But it seemed then a far-off, impossible, dreamed-of but not to be lived-up-to thing.

"Now, being the widow of a Methodist clergyman, with a bit of a pension, I realize that a tenth of that will not swell the income of the church greatly. It does not take many figures to write the 'widow's mite.' But, in this age of the new miracles of reconstruction I long, more than ever before, for means to do what I want to do. Actually, I, a life-long Methodist and parsonage-dweller, superintendent, through busy years, of Primary Departments in Sunday school and of Junior Leagues, and the mother of a family now grown up, am in a fair way to break the tenth commandment. For I am covetous. But do you think it's a sin? I want the money to help the church help the world. Doesn't the Almighty himself covet good for his people? And didn't somebody who was an ancestor of the Centenary idea say, 'Covet earnestly the best gifts'?

"If those 'best gifts' are money to help the church, I can covet with a free conscience.

"Well, the tithing Sunday came. When those neat little cards were handed out I felt that I had to sign one. My younger daughter, home for the holidays, sitting beside me, looked on as I wrote my name. I could read her mind. She was thinking: 'Mamma can't afford to do this. But, if it will make her any happier, I will pay it for her.'

"So, smiling mysteriously, she showed my near-sighted eyes where the dotted lines were. Dear child, she has not had to finance my tithing. It was mine to do. I said, 'There will be a way.'

"Soon after, I received, from an entirely unexpected source, a Christmas gift, worth four dollars. Then into my little missionary barrel, found in my husband's old bookcase, went forty cents, a nest-egg.

"Now, I am not used to receiving money anonymously. But, in a few days, along came an unsigned missive, inclosing five dollars, with the terse sentence: 'Call this a belated wedding fee, twenty years back.'

"So I kept it (what else could I do?), thinking of a bushel of beans once promised, back in New England, by a happy bridegroom, but never tasted, nor even seen. Into the barrel rattled fifty cents.

"Then, in a letter from my brother, who said that he did not have to buy any coal this winter, came a ten-dollar bill which he wanted to have help fill my bin. Into the barrel went another dollar!

"Next was a note with a five dollar bill and the command, 'Get yourself a treat.' I did. Never mind what. It pleased the giver. And fifty cents tumbled into the barrel.

"About that time, when my daughters were submitting articles in a short-story contest, I became interested in the subject, 'What Next—After the War?' I couldn't help thinking about it. Then they said: 'You write one.' I smiled as I answered: 'I, at seventy-eight, writing a story!'

"However, the idea had hold of me. So, without any thought of its being published, I began to write about the food-hunger, heart-hunger, life-hunger of the after-the-war world, and how to satisfy it. First I wrote fifteen hundred words, which I cut to a thousand. Then I slashed it further, getting it down to five hundred words, the length set. Off it went, with a laughing remark: 'If it takes even third prize, it'll belong to the Centenary.' Then, having no hope, I forgot about it.

"But, one day, and that when I was blue, the postman

brought a nice little thin letter from the editor of the American Magazine, inclosing a compliment and a twenty-dollar check for the first prize!

"I've done some thinking about it. I know that either of the articles sent by my daughters was of far more value than mine. Did some good spirit touch that supposedly stern editor's heart? I have a comfortable feeling that Providence attended to that matter, maybe causing me to come near enough the editorial point of view to win favor. Anyway, that check did not go into the barrel, as tithing, but fell outright, a tiny special gift, into the capacious Centenary lap. Now my daughters, saying that I have 'selfishly hoodooed the market,' but smiling, nevertheless, imply that Providence has leaned pretty heavily to my side.

"Until the last surprise came I supposed that the unaccountable was over. That was a check of fifteen dollars from the Christian Herald, in payment for a Garden Story, written jointly by me and one of my daughters, four years ago, and forgotten by me.

"This is my experience since I signed a tithing card, on faith. Altogether, these unusual gifts, with the unexpected rent of a room have more than totaled the amount of my tithing. My pension too has been increased by fifty dollars.

"I don't expect a succession of mysteries next year, but I believe that I shall be able to pay my tenth as a self-respecting and happy member, even if only a small one, of the Methodist Million."

A LITTLE ADVERTITHING

"It was a fine Sunday in March, 1919, and the pastor was preaching on the text, 'Upon the first day of the week let every one of you lay by him in store, as God hath prospered him' (1 Cor. 16. 2).

"There was a big man in the congregation who comes to church about three times a year if it doesn't rain. He looked straight at the preacher, and the word of God got into his head and into his heart. When the preacher sent the ushers and Minute Men down the aisles with tithing cards, the big

man not only signed one, but the same day he dropped a check on the plate for current expenses for the sum of \$75.

"The Centenary campaign came on and Dr. R. from another church came to help the pastor. They went first to a woman whose four sons had been in the army; some of them had been up at the front and stood where the machine guns were cross-firing, but God had brought them off without a scratch; she looked at their splendid photographs on top of the piano, and tears of gratitude came into her eyes, and then she put down her name for \$500.

"The next was a man who was offended at the official board, and the pastor thought there was no use of canvassing him; but they talked to him of the great work that God is doing in the earth, and he signed up for \$500.

"Then they went to see the big man who signed the tithing card, and he came out of the works with his coat covered with dust. At first he frowned at being disturbed while at his business; then he smiled and put his name down for \$1,000, and he said he would make it more. He is not a rich man, just working on salary, but he believes in tithing, and it was not hard to get his Centenary pledge."

CHAPTER III

VENTURES IN FAITH

"God must be acknowledged *first*, for God alone is the Preserver. *Self-preservation* is a conceit of human pride."

The term "self-made man" is well embedded in the American vocabulary and in the American mind; also the idea embodied in, "He put himself through college" and similar assertions.

But stewardship throws a different light upon the source of achievements. If a young man put himself through college, it is because God has first put himself and his wealth somewhere within the young man's reach. The quotation at the head of this chapter, from Dr. Calkins's book, *A Man and His Money*, puts the truth in a sentence.

The whole life of the Christian, if it advances at all, is a series of adventures in faith. Men who have accumulated fortunes, made scientific discoveries, achieved personal success, or led reforms, are usually first to acknowledge their dependence upon the Great Source of wealth, knowledge, and power. "I was led by Providence," they say, and that is the literal truth.

MONEY AND MANHOOD

The following account of student days is from the life history of a preacher who has become one of the leaders in the church.

"Getting through college—when one works his way—is not all a matter of books and classrooms and cheers. Shades of snow shovels, ash-cans and hard knocks! These are the means by which many have pulled through—fortunately for them.

"Thirty-two dollars capital was the amount with which the venture was begun. After the first expenses were met,

twenty-two cents were left—two dimes and two pennies! Then the test came.

"A friend had urged the adoption of the vital principle of setting aside a tenth as an acknowledgment of God's ownership of all that life holds. But here was a practical question: How could a single cent be spared from any money earned, when it was certain that at best there would not be enough for daily needs? But if God were brought into the partnership would not the financial returns be greater, and the blessings richer?

"So it seemed to the student who on his knees in his room with the two dimes and the two pennies spread out before him, went into a new and deeper covenant relationship with God in his promise to set aside the *tenth and beyond* through all the years.

"Rarely has life held so rich an hour! It was only one degree more wonderful the next morning when there came two letters—one containing an appointment to a position at a modest salary, but big enough to lift the load. This although a day or two before there had been a letter containing little hope of assistance.

"The other letter contained a ten-dollar bill. There was no signature, and to this day the giver is unknown, but the joy abides. Who could doubt that God was answering the man who had been led into one of the greatest of spiritual experiences!

"The whole question of who owns the man and his money is no longer open to debate. Enrichment of life came and more money than he ever dreamed of, not for self, but released for Kingdom expansion."

ONIONS AND FAITH

A young man still at college, holding a student charge, decided to take a stand against certain financial methods used in his church. The people resented this implied criticism and showed their resentment in their offerings. The young man writes: "I remember one Sunday's offering, out of which should come the living for two of us for a week and sixty cents

carfare, was only fifty-five cents. Another Sunday it was \$1.10. How large that tithe, eleven cents, looked to me! I took it out, feeling we had no right to use it, as it was the Lord's. I never saw such a large eleven cents before or since. But we took it out.

"Well, under such conditions, it is not surprising that the opening day of the second term found us so heavily in debt to the grocer that we agreed not to go in any further until we could pay him something. We had not a cent in the house, and nothing to eat except some onions and some milk. I detest onions and so I went up to school that morning without breakfast. My wife had a breakfast of onions and milk, but there was nothing for the rest of the day. I had no carfare, so had to walk over six miles against a driving rain to get to school.

"As I returned that evening I went, as usual, to the little four-corners postoffice to get the mail. There was a letter. It was a short note telling me that Bishop Quayle had asked the writer to forward to me this check with his regards.

"Bishop Quayle could not have known that I was in need, but there was the check, for \$20. Suffice it to say, there was something to eat for dinner that day, and a letter to Bishop Quayle that explained to him in some small degree how much that twenty meant to me."

THE MINUTE MAN SPEAKS

One of the Centenary Minute Men from Delaware adds his testimony to the supporting power of faith in God's promises. The account is given as he himself gave it in an experience meeting.

"My friends, I am here to-day, not to preach to you, nor to address you, but I beg the privilege of telling you what the Lord has done for me.

"Ten years ago, while I was walking near Fourth and Washington Streets, I was arrested—not by an officer of the law, but by a voice out of the sky. I heard that voice as distinctly as though it had been audible and addressed to me through the sense of hearing. That voice told me that God

wanted me to consecrate a definite part of my substance to him. I knew what that meant; it meant that I was to become a tither.

"I went home to consult my wife. I told her what had happened. At once she said, 'I have been praying for this; we will tithe together.' From that day, ten years ago, to this, I have religiously taken one tenth of my salary and devoted it to the Lord before I paid any other obligation.

"I have prospered. From time to time, without any expectation on my part, my salary has been increased, and my present firm believes that this, of which I speak to you, has resulted in financial benefit to them. All I ask of you is, Try it, and see for yourselves, if God's promise will not be kept. You will never regret it, for tithers seldom backslide."

UNEXPECTED HELP

Many men are quick to acknowledge that they prove God in business, not once but continuously and consistently throughout long and successful careers. Here is a specific instance:

"I had given a note for one hundred dollars. It was due at the bank that day. It was the year 1907, when panic reigned in the financial world. I couldn't get the money collected, nor could I borrow from any source. If the note was not paid that afternoon by two-fifteen, it would be protested, and I would have the fees to pay besides getting a bad standing with the firm to which I had given the note. Even the banks were not loaning money. Employees were being paid with checks, which could be transferred, but not cashed.

"I went into the bank at two-ten with fifteen dollars plus the interest on the note. It was too late to pay that little down and give a new note for the balance, for the firm holding the note was in New York, and this bank was in the West. I went to the note teller to explain to him why I could not meet the note and to instruct him that I saw no other way out of it than to let it be protested.

"The teller was an acquaintance of mine, a young man of about twenty-three, getting a small salary himself. He ex-

pressed his sympathy with my trouble, and said he would be glad to help me borrow from the bank on a thirty days' note, but that the bank would not loan money even to its own employees on the best security. They were holding on to every dollar. Then he said that he had a small balance in the savings department that they couldn't keep him from getting and would be glad to loan me that amount until I could turn around.

"On the brink of failure the Lord had sent this friend, and I met the note with the money he drew out of his savings account.

"This has a very simple human explanation, of course. The young man was my acquaintance, and was in the bank. I thoroughly recognize the natural means which God employed. The point of it is that he answered my prayer by meeting my need when I had exhausted every known source of human aid. This young teller was about the last person I would have thought of asking for a loan, or of suspecting that he had the money. But my Partner knew!"

The education of youth must be dear to the heart of God, who helps young people in such practical ways! If a census could be taken of all the American preachers, lawyers, physicians, and successful business men who have gone through school or college with little or no help from their parents, the list would make a remarkable "Who's Who"—an object lesson for the world. American girls as well as boys have learned that the way to education lies open to them, if they will but venture forth.

THE WOMAN WHO ADVENTURED

The following record of a woman, still living, comes from one who knows her well. The friend says that she has tested the Scripture promises when few would dare, and has been the source of a blessing to many others.

"As a girl, Mrs. Emmons was obliged to work for her education, and she nearly fitted herself for college. Poverty did two things: it showed her the worth of an education and the value of money.

"Early in life she married a young man of sterling worth and sturdy independence. He had no money, but was able to earn a good livelihood, and a trifle more, first as an employee, then as a business man in a small way. The young couple went to live with the wife's parents, as the mother was helpless, and this daughter was the only one able to take up the burden. This venture included, also, the care of a brother, who was a permanent invalid. The parents of the husband became dependent, and came to make their home with Mrs. Emmons and her husband. Thus they had to look out financially for themselves, for their own children, for four old people, and for an invalid brother.

"That this was no easy task needs little imagination to realize. But, for Mrs. Emmons, this was only the beginning. After twelve years of happiness with her husband she was left a widow, with five little children and four adults dependent upon her. She must be the wage-earner of the family. What could she do? Her husband had left her with a cottage home that was mortgaged, a small life insurance, and a business worth, at the most, but a few hundred dollars—altogether not over \$2,500. Besides this she had her own strong arms and indomitable will.

"But that was not all; in addition there were the promises of God, and upon these she began to rest, as she had never done before. The first Sunday after the death of her husband she was in her accustomed place in the church, her five children with her; and that was the invariable custom. Instead of feeling that she was too busy to attend divine service, she rather felt that her tasks during the week were so many and so hard that she could not compass them without the help gained in the sanctuary on Sunday.

"For the first year or so she struggled along as best she could, earning a little here and there, and economizing as never before. Her father was a veteran of the Civil War, and a portion of his small pension became available for the family budget, while the eldest boy, a sturdy lad of twelve, given a sacred charge by his father upon his dying bed, began to add his *earnings*. Her burdens were so heavy and her

resources so meager that she gave little to the Lord's work, thinking that she was sufficiently serving him by supporting her dependents. Others were of the same opinion, and the subscription papers passed her by.

"But Mrs. Emmons did a good deal of thinking. While her husband was alive they gave more or less liberally to the church and benevolent causes. Often she had suggested to her husband the matter of tithing their income, but he always told her that they gave all they could, and that even God could ask no more, and there the matter rested.

"But now, being the chief wage-earner, and the sole arbiter of the expense account, Mrs. Emmons began to face the situation. She remembered that the old Jews tithed their incomes, no matter what their expenses were, and she thought she ought to do as well. She knew that everything she had came from the Lord; that she owed him for her own perfect health, for her five strong and eager children; that the love of her household and a large circle of friends constituted a great obligation; that she was hardly discharging her debt to God when she ignored the contribution box and every other avenue of money-giving to God's cause.

"She thought this over when others were asleep. She meditated upon it in the night when she was alone with her Maker; she prayed over it and sought divine guidance. She read until she finally made the great adventure, stepped out on faith, and told God that she would take him at his word. From that time, as fast as any money came into her possession, it was tithed.

"Several things followed. She gained new self-respect; she was able to respond to calls as they came; she had something to give when the contribution box was passed, and when subscription papers were circulated. What she gave was often very small, but her religious life so broadened and deepened that she became a helpful influence in the church and the community.

"Material and spiritual blessings began to flow to her. It became possible for older brothers of her late husband to assist her in caring for their father and mother. A short time after



she had dedicated the tithe to the Lord a leading member of her church wrote and asked her if she would be willing to try, for a few hours each day, an important clerical position; and a short time after this a revenue of twenty dollars per year began to come to her from a hitherto unsuspected source of help. Again her adventure of faith was rewarded by the God who keeps his promises.

"Later on she met with an accident, and was housed for some months. She was tempted to think that the little sums that came in during this time should not be tithed, but faith triumphed. Soon a prominent woman gave her money, saying that it was a tribute to Mr. Emmons, who had once been unusually kind to her and her husband.

"Mrs. Emmons found that it paid to take God at his word in the matter of money. The children grew up; new sources of income arose; her bills were always met. The eldest boy was put through high school, and then aided himself through college. The other four children were all given a good education.

"To-day, the oldest son is an ensign in the navy, the second a lieutenant in the army, the third a lieutenant and also a student volunteer, with Africa as a goal for his lifework. The oldest daughter is the wife of a Methodist pastor. The youngest daughter is training as a nurse in a church school. All rise up to call her blessed and she is happy in their prosperity, made possible because of her venture of faith."

CHAPTER IV

TITHING STEWARDSHIP PAYS—TRY IT

ONE of the semi-cynical phrases of modern days, "happy though married," puts perhaps a wholesome puncture through the inflated sentimentalism of those conventionally minded people who talk as though wedding bells always ring in wedded bliss.

But there is no cynicism or blindness in the phrase "happy though a Christian steward," for the steward's happiness is not affected by crops, weather, old age or a poor night's sleep. His happiness rises from an unfailing source—nothing less than the living-ness and bounty of God himself.

One of the stewardship secretaries, on leaving a church to which he had been ministering, received a letter from an old lady who soon afterward passed on to her reward. The simple sincerity and faith of the writer was such that it heartened the minister in many a time of anxious work.

"I feel," wrote the old lady, "that tithing is one of the greatest influences for good that was ever started in any church. . . . Financially this year has not been a success with us. The tomatoes and beans that we hoped so much from have only yielded a small part of their harvest on account of weather conditions. I may have to lose my farm to pay the losses. But I still have my pension which *I am so thankful I can tithe. I am happy in spite of all these things.*"

RED-HOTS FROM THE CAMPAIGN

One of the secretaries, when asked to state how tithing stewardship was helping the Methodist Centenary in his Area, sent in a report that from the Stewardship Campaign he notes three results:

"First, it is surprising how many tithers we are discovering:

men who have tithed for years, and men whose personal experience now is invaluable to us. We are finding friends everywhere.

"Second, there seems to be no marked opposition to the movement. No belligerent pastor rises with prophetic warning against the 'new fad,' as I heard ten years ago. All the district superintendents are tithers and enthusiastic for the stewardship gospel. If an occasional preacher is not in sympathy, he says nothing and is sorry for himself.

"Third, we are finding everywhere strong laymen who say: 'We have been under conviction for years as to the point'; or it is given this way: 'My wife has been at me for years to tithe, so here goes.' There is deep and abundant conviction everywhere if we will look for it."

Not only are tithing stewards unanimous in their testimony as to the happiness and blessings that follow the practice of setting aside the first fruits of their increase. The example of tithers is also a light-bringing agency, and often persuades others of the virtue which resides in a practical and habitual application of one's professed religion.

STEWARDSHIP AND THE PRESS

Late in 1918 a business man, well known as a Christian steward, relinquished a lucrative position with a bank in order to take up an important work in Methodism.

The local paper of the town where this man had lived and worked for some years commented in its editorial columns upon his departure. The editor said:

"Always inclined to work for Christianity's cause, Mr.—some years ago, when he started out in life, pledged himself as a student volunteer in the work of the Methodist Church. His intention was eventually to enter the foreign missionary field. But it became necessary for him to earn money to support himself and others, and he was compelled to relinquish these plans. At that time he made a resolution always to give one tenth of his earnings up to \$1,200 to the church. Beyond \$1,200 he determined to give a larger percentage, until the sliding scale reached approximately one half his income beyond

\$5,000. Everything beyond \$10,000 was to go to religious works.

"And the man always made good on that resolution. His income finally reached well into the thousands, and he probably was the heaviest giver to the church of all the men in this city.

"Mr. — is not an idealist to a greater degree than is expedient; nor is he a dreamer. He is a practical, hard-working business man of keen judgment, a success in the majority of the ventures in which he has identified himself with business associates. Above all he is conscientious and sincere. He always has followed the idea that no man had the right to consider his income wholly his own. He paid his tithe many times over, and has been one of the happiest men in the community."

In the face of such testimony from the so-called "secular" press, can anyone doubt that the Christian steward carries his light with him? And the happiness is no fair-weather business, but a steady seven-day-to-the-week insurance against the blues. Moreover, it is surprising how many old debtors come to life to afford help for the steward.

RESURRECTION OF DEAD DEBTORS

A young couple of Portsmouth, New Hampshire, living on \$12 a week, were led by a faithful pastor to see the Christian privilege of stewardship. They began to tithe their meager income.

The church was a struggling one, with the familiar debt at the end of the year. There was a shortage of \$25 at the close of one year and apparently no further resource to draw from. This young man, rather than have his pastor go to Conference to report a shortage, made up the arrears, risking his business.

The following day the bookkeeper came out to him with a check for \$50, covering an old account of several years' standing. The man had come to the office and laid down the check without comment and walked out. A few years later when the wife of this good steward was treasurer of the church, there was another shortage at the close of the year.

He gave \$50, and still the balance could not be found, so he added \$25 more, in spite of the protests of his wife.

Two days later he opened his mail and found in the second letter a check for \$100 in payment of an account that had stood for eleven years and was outlawed with no possibility of collection. The debtor had gone through bankruptcy and since died. In the letter was a note from the son saying he wanted to pay off the old debts of his father.

To-day this steward is a prosperous business man. He has given thousands to the church this past year—and more coming. Why not have faith to believe that God intends his children to trust him in temporal as well as in spiritual matters? Is not that the meaning of "Seek ye first the kingdom"?

A GENEROUS COAL MERCHANT

A young coal merchant, who later became a very successful pastor, years ago decided that he would give God the tenth. One Sunday morning the minister, taking a missionary offering, asked how many would give \$5, and he was one who responded. After awhile the giving lagged and he gave another \$5 and before they got through he had given \$5 more. This used up the sum of \$15 which, before coming to church, he had expected to pay on a \$30 note due at the bank next morning.

On the way home his wife asked him if he didn't think he had been a little over generous, for no one else had given over five dollars. "No," he said; "you know we decided to tithe and so far we have not paid anything on the account, and I think it is all right."

The next morning he started for the bank to renew his note, but on the way stopped at the post office. In his mail was a check for \$76 from a man who had for several years owed him for some coal and the account two years before had been charged to profit and loss. He went on to the bank, paid off his note and asked the cashier to give him the balance, \$46, in one-dollar bills. He went home and spread the bills out on the bed upstairs, covering it all over with a real money

counterpane and then called his wife up to see it. She wanted to know what had happened and where it all came from. He told her the story and then together they got down on their knees and confirmed the promise they made to give God his tithe of all that he gave to them.

Indeed, it is difficult to detect a case of melancholy among stewards. Here is an account from an eyewitness of the transformation of a man's character due to the simple method of *not* trying to dodge the collection plate.

SOMETHING TO SELL

"From earliest childhood I have known a man whom we will call 'Joe.' Joe has been a member of the Methodist Episcopal Church for years, yet, in all this time I have never seen any religious light in his face. He was a miser by nature. He spent no money except for bare necessities. He put away every cent he could command. During the past three years he paid three dollars toward the support of the church, all causes included. I never knew him to pay anything to missions.

"The morning following our stewardship conference, Joe came to the parsonage bright and early. I noticed a new light on his face and concluded in my own mind that he had something new to sell. After a while he said to his pastor, 'I thought I had better return my tithing card this morning.'

"I thought to myself, 'Well, it is not signed,' but was surprised and delighted to find that it was. What was my surprise further to find two checks inclosed with the card, five dollars for missions and five for church expenses!

"And the man simply beamed! His face was radiant with joy, and his eyes filled with tears as he told us how he had gone home the night before, set against tithing; but he could not get away from it. When he awoke it was still with him and he thought he would write a check for the pastor simply to get the thing off his mind. But before he got through, the Lord had hold of him and he signed his card. More than that, he was the first on that charge to sign, though many have signed since.

"The best part of the story is that Joe is a transformed man. A new light shines in his face, and a new appreciation brings tears to his eyes. He has a partnership with God."

Getting in on the ground floor with your stock-broker may or may not prove to be a good thing, but happiness investments seldom go wrong. A minister sends an account, which shows that not only the steward draws happiness, but that he also wins the other people to his way of thinking.

DIVIDENDS FROM UNSEEN FUNDS

"He is a little old Irishman whom I have been permitted to know and love during the past four years. Like 'Stooping Jacob,' one of the characters invented by *Story Tell Lib*, he has a bundle on his back. Three quarters of a century he has carried it, but of its presence he seems unaware. His spirit is so sunny and his countenance so bright that he might have been the grandfather of Sunny Jim. I almost believe he must have been the original. His name is James, and he dispenses perpetual sunshine.

"Recently he met with an accident which necessitated several weeks of hospital treatment. Lying on his bed in the hospital ward he signed a tithing card. After signing it he said, 'I have been a tither all my life long. My wife and I began our journey together determined to walk in God's ways. We practiced tithing from the start. One time when work was slack and my pay envelope had only two dollars and fifty cents in it, I went home discouraged and threw it on the table and said, 'Wife, what shall we do?' She never hesitated a moment, but answered, 'Jim, there is only one thing to do, and that is to put aside God's tenth and trust him to do his part.'" Then after a moment's meditation my old friend said, 'Like the psalmist, I have been young and now I am old, but I have never seen the righteous forsaken nor his seed begging bread.'

"When he left the hospital after staying seven or eight weeks, a young Jewish interne told me that he was the most popular patient they ever knew. During the weeks of his convalescence, more than two hundred callers from all walks

of life paid their respects to this frail old son of the Emerald Isle and obedient son of his Father, God.

"I could not help wondering whether there was any connection between his present popularity and the fact of his lifelong endeavor to please God by walking in his ways and faithfully paying the tithe of all that was given him in return for his labor.

"A police sergeant in our city for a considerable period made it a practice to meet the old man on his way to church and always slipped a dollar bill into his hand, asking him to drop that in the collection for him. Three times of late he has 'arrested' me on the street and fined himself five dollars, which he said I could use for any purpose desired. Twice he has called at the parsonage and left his card with a five-dollar bill wrapped around it. When a boy he attended our Sunday school. His teacher was the 'wife of my old friend 'Jim.' Quite evidently she preached or taught what she practiced, and what an efficient teacher she must have been! I never saw her, but I am seeing the influence of her consecrated example, and its beauty is like the afterglow of the sunset on a beautiful summer evening. God's dividends are unfailing. They are liberal, they are paid every time, on time, and interest will be compounded throughout eternity."

ON THE PRAIRIE

Prairies are expansive and their bigness is contagious. The six-footer and the six-shooter are as typical of the plains as five-footers and peanut carts are typical of certain city streets.

A Texas ranger really shakes hands and makes the newcomer feel that he is glad to have the chance. And when this hard-muscled, straight-shooting and clear-thinking husky is an official in the local church, somehow or other respect for religion goes toward par.

A minister in the West writes: "It was a real delight to see the big ranchers of Texas sign the intercessors' and tithing stewards' cards. I stayed all night with one of them who had signed, and at the family worship the next morning, after handing us the Bible, he started to sing with all his soul, 'All to

Jesus I surrender, all to him I owe.' You could tell it meant more to him than ever. Those were great times down there!"

FORTY-FIVE YEARS

The following statement comes from a man who, with his wife, adopted the practice of tithing forty-five years ago, although they had dependents upon them from the time of their marriage. The wife taught school, and both the husband's and wife's incomes were tithed.

"Within a short time I was out of work in hard times, when it was almost impossible to find a position, and for several weeks I was obliged to take temporary work, at which I could earn only three dollars per week. I did not feel released from my obligation, and took the thirty cents out of the three dollars, and put it aside just the same as we had always done.

"Later, as I obtained better positions, and looked forward to a larger income, I realized that ten per cent was not enough for a man when he obtained an income greater than was necessary for comfortable living, so I made a pledge to God that if my income should exceed three thousand dollars per year, I would give him one half of all I received over and above three thousand dollars.

"About three years ago I felt I could not honorably stay in the position I had, and I threw up the position at three thousand, not knowing what I would do at my age.

"During these three years the Lord has wonderfully blessed me, and I have made a good deal more than I ever expected to, and last year I made enough so that I could give away a good deal more than I ever had for salary.

"In a recent prayer meeting, where the subject of tithing was under discussion, my wife testified that we had had great pleasure in always having something ready to meet the cause of the Lord's work and that was one of the great reasons for people adopting it."

TEMPORAL AND SPIRITUAL

"You asked me to give my experience in stewardship. In years passed I used to give to the Lord as the fit took me.

Sometimes my gift would be small and sometimes, as I thought, large, but I never gave with the feeling that comes with tithing. If I gave five or ten cents a week, it seemed as if I was *giving* to the Lord, but after I began to tithe, it looked mighty small and not giving, but just handing back to the Lord a small portion of his own.

"Then, in the first place tithing was a grudge and a hard thing to do, but when the light came and I walked in it the *giving* looked like a farce and now it is a pleasure to render unto the Lord his due. I do not give anything until I have returned the tenth of my income and I find that I can get along and live just as well on the nine tenths as I did on the whole of it. There is the blessing which is promised when we bring all of our tithes in, and he does pour out a blessing that is full and running over; both spiritual and temporal."

TENFOLD INTEREST

"The question has been asked what has tithing done for us both in spiritual and financial ways.

"A few years ago my wife and I were ordinary church members; we attended services, gave toward the current expenses as much as we thought people in our circumstances should give, which was about fifteen dollars a year. When it came to missionary offerings they didn't seem to bother us, we gave, but not generously; in fact we were not interested in missions. We had never heard much about the tithe. One Sunday when our pastor in the Scripture lesson read the words 'Will a man rob God?' and then gave a sermon on 'Tithing,' it started some deep thinking on our part. We came to the conclusion that that is just what we had been doing.

"From that afternoon we decided, come what would, we would give to God what belonged to him, and for three years have been faithful stewards.

"How our lives have been changed! Everything in the church is of interest to us, the mission fields do not seem so far away, we are anxious to hear everything we can about work to be done at home and abroad and do all we can to help to extend the kingdom of God. Our subscriptions have in-

creased until now, instead of fifteen dollars per year for everything we are giving one hundred and fifty dollars per year. I can say in all truthfulness I do not think we were really converted until we gave to God his tenth.

"Financially it has worked wonders. We seem to understand how to manage our income; before we use one penny for ourselves we put aside the tenth, just as though it were a debt to be paid; and it is surprising how much better we use the nine tenths than we ever did when we kept it all.

"God surely gives us wisdom to manage. We do not have to feel miserable if there is an extra call in the church for money, for we always have it ready to give.

"We were never so happy and never so willing to do as God would have us do.

"With us Malachi 3:10 has proved true and we have found out it pays to be honest with God."

"—AND PROVE ME NOW"

"One February evening, when all had left the church except the pastor and the sexton, a young man who had been in the vestibule addressed the pastor as follows:

"I have listened to you as you have presented the matter of Christian stewardship and I am frank to say I do not believe it. But you have set me to thinking and I would like your advice.

"I have earned during the past year only two hundred and sixty dollars; the factories, as you know, have been for a large part of the time closed, and, though I have looked for work, I have secured only a little. Out of my earnings I have paid into the church sixteen dollars. If the tithe is right then I still owe ten dollars. I am in debt at the grocery store, and my family are not provided even with the necessities of life. I have sometimes pushed away from the table without sufficient food, because I desired my children to be provided with enough to keep them well. My home is heavily mortgaged and in a few weeks the interest will be due. Would you advise me to take the money I have on hand and pay God in full?"

"The pastor was deeply stirred. If their places were inter-

changed what would he do! But he replied, 'I am not going to tell you what to do; but if, after prayer, you decide to pay the balance due to God, and when our heavenly Father fails you, I promise you I will never preach another sermon on tithing.'

"A few weeks following, on the last Sunday of the Conference year, the pastor met the apportioning committee of the church for the purpose of dividing the benevolent funds among the various boards. The chairman of the finance committee, who was also a member of the above committee, entered the room and before taking his seat said that a young man had come to him that morning and with moistened eyes had offered him ten dollars for the church. On talking with him he had gradually found out that the young man was without work and his family in need.

"The pastor, upon inquiry, discovered that it was the same young man with whom he had talked a few weeks before and, relating the circumstances he exclaimed, 'He has stepped out on God's promises!'

"Need anyone question that it was God who led the finance chairman to say that this was the kind of man who ought to be helped to make good? He said at once, 'We must give him a chance. I have a job of painting I will give him to do.' Another member of the Committee said, 'He can paint my house.'

"And so God, working through man, commenced to help. The young man who was without work on Saturday night entered employment on Monday morning. At the appointed day he was able to pay his interest obligation. With improved industrial conditions he returned to his former employment and was given an increase of twenty-five per cent in wages.

"What could he do but give thanks to God for opening the windows of heaven? And what could his pastor do but exult and say, 'For that he is strong in power, not one is lacking.'"

NO FROWNS

A letter from a high school boy, sixteen years old, tells its own story.

"Two years ago I started to tithe. I had then a very small income, just an allowance given me by my people; nevertheless I gave my tenth and more.

"Soon after this I decided to give my life in Christian service, and was offered a position in the local Y. M. C. A. I confess it was not much of a job, nothing more than an office boy, with mighty small pay. In a short time my salary was raised a small amount and then a little more, until now I am spending my time outside of school as an assistant in the Boys' Department of the Y.

"I have not yet become a millionaire. I never expect to if I take up the work I wish to, but I can say this much: my income has increased ten per cent and my contributions to the church have also increased ten per cent.

"If you return the tithe to the Lord, he will surely bless you spiritually and financially. You never see a tither with a frown when the solicitor comes around or when the collection basket is passed."

FORTY-EIGHT YEARS LEARNING

A brother in Methodism confessed that he had been a "follower of Christ" for forty-eight years before he made up his mind to become a tither. At first he tithed secretly; but when the subject of Christian stewardship came up, he announced his principles in public, without any thought of its being a benefit to him in business. The brother writes that he had always taken his troubles, business and otherwise, to God, and still felt that he could trust him.

"At the time when I began tithing I was just recovering from a severe sickness. The war was on and my business (that of architect) was flat. Enough work came to me, however, to pay my expenses.

"As soon as I publicly became a Christian steward, new clients began to appear from unexpected sources and as soon as the war ceased my business increased so that it has been almost impossible for me to attend to it all. It has been of a character that has or will bring me in more money for the same amount of time than I have had before.

"Soon after I became a Christian steward a piece of Christian work was placed before me. Although it meant quite a sacrifice to me, I felt I must not refuse if I were to bring all my tithes into the Lord's storehouse. I took it up and did it the best I could and the result was, greatly to my surprise, the conversion of a number of souls.

"I am a man over sixty years old. How can I do otherwise than conclude that God has been making his promise good and poured out his blessings upon me in a most gracious manner? How can I help having a stronger faith in him and in his promises which will never fail?"

PARTRIDGES AND PORK

"It happened several years ago, before the days of war wages. One week, after the tithe had been taken out, and the last week's grocery bill paid, there remained less than a dollar to buy milk and meat for a week for a family of five. A discouraging outlook.

"At that time our wage-earner was not paid for overtime, nor did he lose when absent. So when there came one of those rare opportunities for him to go hunting for a day or two he went. He would be with friends, and at home the need for meat would be less pressing.

"Men have gone hunting and taken more with them than they brought back to the larder, even as this man had sometimes done.

"He hunted with Mr. Harbison, at whose home he also ate and slept. When he was about leaving, Mrs. Harbison handed him a heavy bundle to carry home.

"Arriving at home just after dark, he came in and laid the bundle on the table. Curiously it was opened, and there were five shouts of delight at the sight of the generous piece of salt pork, deliciously streaked with lean and fat.

"Well, papa, did you shoot that, or just—get it somewhere?" inquired the eldest born.

"He hastily explained that Mrs. Harbison gave it to him.

"But where is the game?" his wife asked, teasingly.

"O, here they are," and he proved he had also been teasing

by reaching outside the door and holding up four plump partridges.

"'Meat! Enough for a month! And the money from the game is more than enough to buy milk!' joyfully exclaimed the wife."

"If the candidate for stewardship wears a long face, he needs another dip." This is not the testimony of the swivel-chair steward, but of a minister who has both preached and practiced in the arena called a Methodist "charge."

The doctrine of cheerfulness follows the tithing steward. Nobody has ever been known to die of melancholy because he could and did pay his debts. If there is any evidence contrary to this proposition, it has not yet come to light.

CHAPTER FIVE

THE TIRED BUSINESS MAN GETS RESTED

LIKE taxes and profiteers, the Tired Business Man is always with us. The theatrical calling is largely engaged in helping him to overcome his evening lethargy, and innumerable clubs attempt anxiously to neutralize his weariness. Wives hush up the children, and even ministers cultivate adroitness when dealing with that great American product, the T. B. M.

So far no highly successful office-antidote has been found outside the golf fields, and these do not appeal to many very tired men. "Quitting the busy career" has not been found specially successful, and how to "fit the self to the sphere" is still a good deal of a problem.

But there is one tonic to which every business man responds, and that is a well-oiled, smooth-running, one hundred per cent capable working system. The very thought of such a working machinery lulls his nerves to rest.

In the world's business such capable systems are hard to come by; and so it is in God's business that the man has a chance to take a glorious rest-cure. But not under a regime of haphazard and capricious giving, in which, indeed, there are innumerable causes of irritation. For example:

1. Men are interrupted during business hours by well-meaning solicitors.

2. Men know they ought to give something, but they do not know what nor how much.

3. Men know they ought to give some time, but they do not know when nor how often.

4. They can't decide which good cause to begin with; or,

5. They can't decide which good cause to end with.

These and many other annoying phases of the old-time philanthropic system still largely in vogue have led many a

business man to feel that he wished to have nothing at all to do with "God's business." But that is not what he really meant. What he wanted to indicate was that he didn't wish to give more than he could afford, that he didn't wish to have valuable working hours disturbed, or that he didn't wish to give on Friday to the same cause to which he had subscribed on Thursday.

Now these are all just and wise preferences, and the system which will straighten out all his difficulties is found in stewardship. A steward will keep accounts and know what money he has to dispense; he will know when he has it to give; and he will know when he did it before. He will choose the channel into which his benevolences shall flow, and then all anxieties are over. He can dismiss the annoyances with scarcely a thought.

But, more than this, he will have, in addition to the consciousness of having set his house in order, an inner well-spring of happiness and joy. In thinking about some hospital he has helped to equip he will forget that stitch in the side he had a week ago. Efficiency plus a hobby is a combination that cannot be beaten as a rest-cure. Stewardship sets up the efficiency standard, while every tither succumbs to the missionary hobby. And there you are!

In The Tither for March, 1919, is the following paragraph: "Recently we heard of a man who said that he felt better when he gave to his local church. Later we learned that he contributed five cents per month, though he is able to pay one hundred times as much. If five cents makes him feel better, we wonder how he would feel if he tithed his income. He would get well."

The Christian may not yet fully realize it, but one way to get rid of the tired feeling is by taking the stewardship prescription both before and after meals, also upon retiring. Tithing-stewardship is a tonic which braces up both the weary and the sick, and, unlike most doctors' prescriptions, the more you take the better you feel.

One of the stewardship secretaries writes that he addressed a large congregation in Ohio, and after the service one of the

leading business men, who had already subscribed a thousand dollars, came forward and signed the tithing pledge and subscribed another thousand.

He also states that in another town, after the sermon, the *pastor* arose and declared he had been robbing God, apologized to the people, and asked their forgiveness; saying that from that hour he purposed to be a tither.

These are signs that men who have heretofore been victims of sleeping sickness or spiritual biliousness have come to life, with no long convalescence either. That one of them was a Methodist preacher only proves the point, for John Wesley never discovered any absolute protective tariff against an occasional preacher of impoverished vitality. On the other hand, the tonic quality of the stewardship teaching is evident when it brings a pastor to the mourner's bench before his own congregation; and in addition, the fine honesty of the man speaks for itself.

People who are not professing Christians are often impressed by the businesslike quality of genuine stewardship, and are glad to be enrolled under its banner. After an address by a stewardship secretary at a group meeting in Maine, the husband of one of the church members, though not a professing Christian, came forward and declared that "so long as he had work he would give a tenth unto the Lord."

WHAT A LAYMAN THINKS

Mr. E. M. McBrier, one of the executive force of the F. W. Woolworth Company, a well-known layman in the Methodist Episcopal Church, and Chairman of the New York Area Centenary Council, has declared himself in favor of the stewardship movement "because it is the most thoroughgoing, effective way in which the church has ever attempted to meet the world situation. This new way of sizing up the task of the church appeals to the business man.

"I personally believe that the tenth of one's property is an irreducible minimum of a man's obligation as a steward in acknowledgment of God's ownership of everything that he

has. The principle of tithing is right and should be followed out by the church. As a man's ability to give increases he will take delight in increasing the amount which he gives toward carrying on the work of God's church.

"There has been a wrong conception in the church in reference to Christian work. Certain people give their lives to the work of Christ and the rest of us let them. We do not recognize the fact that it is the job of every man to give in proportion to his ability whether of money, time, or work.

"Never has the whole truth regarding the Christian man's relation to property been plainly taught. It is being done now in a specific way. The stewardship movement is going to bring the minister and the layman closer together than they have ever been in the past.

"I should like to see a church in which the laymen do the actual work with the ministers as business managers. Under such an arrangement I can see more progress in the church in the next twenty years than there has been in the past one hundred years."

When men accustomed to the heavy burden of large business affairs so express themselves, it is plain that stewardship actually means something more than a paper program.

It introduces order into a department of life which has come to be regarded as increasingly important, and because it does this it has overcome the hostility which it has sometimes encountered. An Area secretary writes: "One of the most remarkable things that I have observed in my ministry is the change of attitude on the question of the tithe, which has come over the church in the last twelve months."

It is partly at least for this reason that laymen, business men and others, are throwing their weight toward the success of the movement. In the extraordinary results of the Methodist Centenary, for example, the Minute Men, composed entirely of laymen, have had great influence, and it turns out incidentally that the Minute-Men idea has not been confined to Methodism. One young business man, a Presbyterian, was asked to give a Minute-Man talk one evening recently. His subject was "The Tithe."

"There was an impressive pause as he stood up before my people. When he began speaking, he told how his wife had asked him what he could say:

"How can you speak on that subject?" she said. 'We do not tithe.'

"No," I answered, 'but I want to announce right here that we are going to tithe.'

ENLIST FOR LIFE

The Methodist Centenary has brought many unknown "friends of humanity" to light and given them the opportunity of their lives. To many of these "outside" helpers the stewardship idea has come as a convincing reason for enlisting their support.

At a banquet in Nebraska at which the plans for the coming work were reviewed the first speaker was a business man. He began by frankly confessing that he had never made a profession, was not a church member, and was just "a sinner." But he had heard about the Centenary, for he had a brother who is a field man for the Board of Sunday Schools and the Centenary; and that brother had imparted to him the spirit of the Centenary.

In his speech he emphasized three points: First, the thing is too big to do in our own strength—if you ever prayed, you must pray now; second, let there be a great care exercised not to let the enterprise become commercialized; third, let no one consider it a one-year or a five-year task—"Enlist for life."

After a ringing speech by the stewardship man, the pledge cards were distributed, and the business man, who was "just a sinner," said: "Put me down for one hundred a year for five years"—twice as much as any member was asked to subscribe.

IDENTIFYING BROTHER X

Do tithing stewards ever backslide?

Answer the question yourself by asking another, namely, Are Christians still human? Yes, of course they sometimes

backslide, just as cutworms sometimes spoil tomato plants. No farmer counts on losing tomato plants; but he watches them just the same. You have doubtless heard the challenge which has been offered to the Christian world in time past, that no one can name a genuine tithing steward who has ever stepped back from his pledge.

Now if Brother X, the backslider in stewardship, has never heretofore been identified, that is because Brother X himself is ashamed to confess and everybody else hesitates to accuse. But rest assured that Brother X exists, and that there exist also Brothers Y and Z to keep him company; just as in every mountain-climbing journey there will be one or two who have heart failure before they have fairly started.

The truth is, however, that backsliders in stewardship are not numerous. The hill is not too steep, the way is not too rough for men of every kind, provided they have any sort of rugged Christianity within them. Stewardship, like mountain-climbing, not only requires but increases backbone, gumption, and perseverance when it is nourished by daily draughts upon the Great Source of Energy. This is only saying what we said at the beginning of this book, that the Christian steward becomes in time the spiritual athlete.

At the close of a sermon on the subject of stewardship one pastor was surprised by a very aged woman rising and asking to give her personal testimony.

"I have tithed for fifty-seven years," she said, "and have felt that faithfulness in this respect was necessary to my spiritual life. After I had given my tenth for twenty years, in 1887 I felt that it did not go far enough, so I added another tithe to what I was already giving. Now I feel that what I give does not reach far enough—I want to give more."

Words like these do not come from the person who is bound by law, but from the heart which is drawn by love.

The whole object of tithing and "giving" of any sort has failed of its purpose if the spiritual life of the giver has not flowed in broader and deeper channels.

This chapter concerning the tired business man would not be complete if it did not include the account (reprinted from

The Christian Advocate) of two farmers who would certainly have cornered the market had they been in Wall Street.

Explain the method of Brother Tight and the other brother of the potato-corn-buckwheat-pig-cow tithe to any tired business man, and if he isn't rested at the end of the session, let him sleep on. Here is the scoundrel's own story.

TITHING AT FREE'S CORNERS

"O, yes, we have a new minister now. Nice sort of man too, not like our last one. Of course Parson Biff was a good man, but he was always casting out mean things about his flock here. For instance, he said he was thinking of putting Brother Tight and I in a Sunday school class with Anna Nias, Ben. Arnold, and Judy Scariot. I don't know any of them only Brother Tight, but I am as good as any of them, and he did not need to intimate that I am not.

"We had a little trouble. Most of the class of preachers they send here do. But we had a good year. I guess the trouble was it was too good a year. Too much prosperity in a church is bad, I say, and it was here. The trouble started over some benevolent mission money that we used for home missions to pay for the wood and presiding elder's salary. He raised a most disgraceful row over it! But that benevolent mission money and our tithing band raised enough money, so we had enough to buy a hundred-dollar Liberty Bond after everything was paid for the year, except the bishop and Conference Claimants.

"But the thing that soured him most was the tithing idea that he started himself. He had been talking and preaching for several Sundays on 'what was due to the Lord' in different ways, and all of a sudden he popped in something about giving a tenth and hinted at all a person would get out of it. Then he passed out cards to sign. Brother Tight or myself never paid any attention to it at all till a bit later we began to notice that old Becky Paisley, that takes in washing, was *putting a dollar on the collection plate every Sunday*. Then *old Hi. Jones, that has ten children and is as poor as shucks,*

started to put on a dollar and a half, so Brother Tight and I went down to look the matter up, for as long as we have run the finances of this church we never had such a thing happen before.

"We went down to old Becky's first, and I told her right out that it was scandalous for a poor old widow with the town farm just ahead of her to put so much money on the collection plate. The funny thing, as I remember it now, was that she never got mad at all. All she said was that the Lord was blessing her and she had done so well since she started to tithe that she had been able to get the black dress she had set her heart on for twenty years. It was a wonder, she said, that we had not found out such a wonderful thing for ourselves.

"As there wasn't anything else we could say, we went over to Hi. Jones's place. My, how happy he did look! His old face lit up with smiles as he invited us in, and after he had offered a prayer he told us how the Lord had blessed him and how the boys had bought the farm next door, and all because he had given the Lord his share of what he had. We did not say anything, but as we went out he shouted after us that we had ought to try it too.

"Well, as we got out in the road Brother Tight said to me as how we had ought to look into this thing on account of the money that was in it. I said, yes, so we went right away to the parsonage to find out more about it. Parson Biff gave us a good idea of it, so after we had resolved to give it a trial we went home."

BROTHER TIGHT'S PLAN

"So far, Brother Tight has had more luck than I have. He started out with the idea of working the whole farm on tithe, and got started right from the beginning on that basis. To begin with, he figured out that to do the most and best work he needed a wheel plow, so he got a dandy—nothing too good for tithe work, as he said—and while it cost him *thirty-seven dollars and fifty cents*, he never murmured a bit, but *charged it against his tithe account*. Next he got a wheel

cultivator to handle all the tithe land he had turned over, and lastly a milking machine to have more time for his tithe work.

"It certainly worked out fine, for he told me he cleared up three thousand five hundred dollars at a tithe cost of only two hundred and fifty dollars. As he had said so much about tithing and its benefits to a man, he took the other hundred tithe money and bought a new buggy to encourage others to tithe also. Then he reached right down into his pocket and gave two dollars to the church. Yes, Brother Tight is certainly very enthusiastic about it and says he will never go back to the old way again."

WHOM THE LORD OWED SIX DOLLARS

"Now I adopted a different plan. I figured on the amount of land I would plant and gave a tenth of it to the tithe. I picked out a low, wet piece and put potatoes in for my tithe account, but as the season was dry, I sort of shifted and gave the tithe a piece of corn in their place, seeing as how the potatoes looked as if they would need a lot of work, they were coming so nice. Funny how the corn prospered when I gave it to the tithe, but somehow I did not feel right about changing from the potatoes, so after much prayer I gave the tithe the buckwheat field.

"Would you believe me that buckwheat was a total failure. I figured it out a clear loss of fourteen dollars, so I charged it against my tithe money. The next hard luck was with the potatoes. I hired a boy to sort them out and save every tenth bag out. I had some fine potatoes, I tell you, but when I came to take those tithe potatoes to town they were all rotten. Clear loss of the boy's labor nine dollars. I charged that up also, and the next day, after I had decided to give a pig to the tithe, my cow stepped on the one I almost had a notion of giving, making a clear loss of seven dollars more. But the tithe cow did better and brought in twenty-four dollars clear of her feed, so I figured the loss on the buckwheat, potatoes, and pig against the cow, and would you believe it, the Lord owed me six dollars.

"I didn't lose it altogether, however, as, when I drew the

church wood I added it into the cost and paid it out of the benevolent mission money.

"I told the minister afterward about our tithing and he never said a word of approval, only kept on getting more hostile and mean-spoken, until, after one Sunday when he said he knew what a couple of tight-fisted old Pharisees were doing, Brother Tight and I thought we had better get up a petition for a new man for fear the first thing we knew he might call us names. But I think it's a fine thing, Brother, and expect to give it another trial next year."

Now don't you feel rested?

SOME NOTABLE TITHING STEWARDS

Not only people in business, but professional men and workers of every description (except the penurious brand) have added their testimony relative to the beneficent effects of tithing stewardship. Many such testimonies have come from celebrated people. It is well known that Queen Victoria conscientiously tithed her personal income. Mr. James L. Sayler, in a booklet called *American Tithers*, gives a remarkable list of distinguished people to whom the practice of tithing stewardship has been an important element in life. In this volume also it is noted that William Gladstone always practiced the habit of setting aside the tenth of his income, or more; and in a letter to his son written in 1872, recommending care in the use of time and money, he urges the setting apart of a fund "for charity and religion." In conclusion he writes: "It is desirable that the fund thus devoted should not be less than one tenth of our means; and it tends to bring a blessing on the rest."

In the list of well-known Americans who have practiced and preached tithing are found the Rockefellers, father and son; John Steward Kennedy, banker and philanthropist, of New York; Jacob H. Schiff; Chester Ward Kingsley, of Boston; Jay Cooke, financier of the Civil War; Matthias W. Baldwin, the founder of the famous Baldwin Locomotive Works; William Colgate, founder of Colgate Company; John H. Converse, of Philadelphia; Samuel P. Harbison, of Pitts-

burgh; John Dodds, of Dayton, Ohio; Thomas Kane, of Chicago; William Christie Herron, of Cincinnati; Isaac Rich and Alden Speare, of Boston; John S. Huyler, of New York; Robert Hamilton, a Canadian lumberman; John P. Hobson, of the Kentucky Court of Appeals; Daniel S. Ford, proprietor of Youth's Companion; Joseph Parker, the celebrated London preacher; E. H. Hughes, a Methodist bishop; Harry Pratt Judson, president of the University of Chicago; John F. Goucher, of Baltimore; James R. Day, chancellor of Syracuse University; and Morris K. Jesup and William E. Dodge, both former presidents of the New York Chamber of Commerce.

In this list belong also the records of many bankers, preachers, and other professional men who have chosen to withhold their names from the public eye, or are not at this moment known to the editors of this volume. No one, however, will deny that it is a remarkable list.

Mr. Rockefeller, Sr., is quoted in an interview as saying that all his life he had followed the Wesleyan injunction to "earn all the money you can, save all you can, and give all you can," and Mr. Rockefeller, Jr., in an address given to the graduating class at the University of Chicago, said: "Success consists not in getting, but in giving."

CHAPTER VI

FARMERS, WOMEN, AND THE POOR

BRINGING objections and objectors to light has been one of the interesting features of the stewardship campaign.

Of course whenever stewardship is mentioned in an assembly there is always some one to cry: "O yes, I know what you mean! Stewardship is giving a tenth, and all that!" The chances are slim that the stewardship teacher will recognize his own doctrine expressed in that manner; and if he does, he will perhaps say wearily, "Well, giving a tenth is at least a beginning."

It is usually the tithe which acts as a lightning rod for drawing criticism. Here are some of the historic objections:

1. The tithe belongs to the old legal order which is now abolished.

2. "I always give more than a tenth anyway."

3. "When a man's *all* is on the altar, why should he bother about the tenth?"

4. Too much trouble to keep books.

5. "It is all right for me, of course, I could afford it; but it's not a doctrine for the poor."

6. "It's all right for you, of course; you have only eight hundred dollars a year, and a tenth doesn't amount to much. But my tenth would be too big."

7. Free-will offerings are the only acceptable ones.

The honest student of stewardship can and does answer these questions satisfactorily to himself at least. For example, if a man habitually gives as much or more than a tenth, there is no earthly reason why he should not sign up as a tithing steward. Or, in another case, if tithing does nothing more for a man than to make him keep books in his business, it would be of great benefit; and so on.

It is noticeable that the objection, "Some people are too poor

to tithe" is seldom made by the poor themselves. After all, what man is "poorer" than he who has never a dollar to give to any good cause?

Then again, some people skeptically inquire, how can women, children and others who have no fixed income, practice tithing? Obviously, part of the answer is that every woman ought to have some personal money, no matter how little; and the children should learn the use of money by handling their little allowance for themselves.

The tithe is, indeed, a narrow door at the very entrance to stewardship, but the way to the castle is through the door, not around it; and the way to larger and better Christian achievements is through the tithe.

It will be noticed that many of the stories of stewardship related in this book are about people who have been true to their principles *when they were poor*. In fact, it might be said in answer to the fifth objection, that *only the poor should tithe*. Tithing is especially for the poor. Everybody else ought to do more, according as they prosper; if stewardship means anything, it means just that. At bottom, tithing has nothing to do with poverty or riches, but with the relation of man—Everyman—to God. In that respect poor Bill Jones is in exactly the same state as rich Bill Jones, and the tenth of the increase belongs to neither. How can poor Bill, any more than rich Bill, take what doesn't belong to him?

WHO COMPLAINS?

A minister who has proved his stewardship teaching many times says:

"But you need not be uneasy about the poor nor so solicitous to protect them. They are not complaining of the tithe. I have known many a poor person to pay tithes and I have never known one of them to complain of hardness or injustice in it.

"For a number of years after I began preaching on the tithe I received hardly any response except from the poor. Later on in my ministry wealthy people began to adopt the practice, but even then probably the majority of the tithers were among poor people or people of moderate means.

"There was a venerable woman in my church about eighty years of age, quite deaf, almost blind, and confined to a rolling chair on account of a broken limb. She was a Christian, but very reserved. On one occasion when I was sitting by the side of her chair, talking to her, she asked me with a smile if I would excuse her for a moment; she wheeled herself to a corner of the room, where she fumbled awhile among books and papers, and came back presently with a beaming face and held out some money in her hand toward me, saying: 'I do not have much money, but I want to give the tenth to the Lord. Will you please take this and use it for the Lord's work in the way you think best?' It was a dollar bill she handed me.

"Some months afterward I learned that she had no income whatever, that a friend had been giving her ten dollars every year for a number of years. This, she imagined, came from property which she had once owned. If I had known the circumstances, possibly I might have been tempted to decline to take the dollar from her, and yet I know it would almost have broken her heart if I had done so. No, it is not the poor who complain of tithing."

One minister says that he knew of but one instance where anyone was poorer, even from a temporal standpoint, by paying the tithe into the Lord's treasury. He gave the name of this man who was a doctor, and he said that he was poorer when he died, as he gave all that he received except barely enough to live on and to educate his children.

Rather the difficulty now is exactly what it was when Jesus commented upon the camel and the needle's eye. It is the rich man who drags on the halter, though it is perhaps not quite so hard to get the very rich man to tithe as the moderately rich.

This near-rich man has already "scraped together" (as he would say) a fair amount of money, and he yearns for more. He knows no other method but "scraping," and it is no wonder that he has failed to connect that performance with the Lord's business.

It is the mildly prosperous or near-rich man who is quick

to say he cannot afford to tithe. He will say that first he must pay off the mortgage, or he must finish paying for those bonds, or he must wait until his children are through school—and so on.

Another kind of man will say that his tithe would amount to a good deal—a “leetle too much” to set aside for the mere purpose of advancing the kingdom of heaven upon earth.

Still another man will say that there is danger of a man's becoming small and close in settling accounts with the Lord if he adopts the tithe. And so there is. If a man is bound to be mean, he will be mean until the grace of God gets into his heart; but if he tithes, he isn't quite so mean as he would be if he salted down ten tenths of all his blessings for half a century.

No excuse is too thin to be of use to the “conscientious objector.” Moreover, all these objections come from more or less honest Christians. Unbelievers or indifferent people naturally do not discuss the tithe at all.

THE NARROW DOOR

Many people, not avowed Christians, have frequently been led into the church through the stewardship door.

After the tithing plan was outlined in a sermon in one of the central New York churches, the call was given for those who wished to enroll as tithing stewards. Immediately a man who was obviously far past the middle years rose and asked, “Can one who isn't a member of the church be a tither?” And he was followed by a young man of about twenty who asked “Can one who isn't a Christian become a tither?”

Both of those men signed the tithing stewards' card, and since that time both have been taken into the church. In this case, as in many others, the tithe was but the narrow door through which ran the path to the immeasurably larger fields of stewardship and the Christian life.

HOW ABOUT THE FARMER?

Probably there is no class of big producers for the market who have greater difficulties in keeping accounts and in esti-

inating their exact income, which is the "increase" of Bible language, than farmers. But it can be done.

The Hebrews, among whom the tithe was held legally binding, and from whom we have learned nearly all we know about it, were almost wholly an agricultural folk, and it was a part of every man's business to learn how to fix the amount of the increase and so set aside the tenth. An obvious and simple way is to use the basket method, for example, placing every tenth basket among the separated portion. Farmers are not an obtuse or dull people; and it would be a very stupid person who, if he be honestly minded to do so, cannot find a way to place a tenth of the increase to the service of the Lord.

One of the most interesting contributions to the discussion of tithing in its relation to the farmer and the "natural" products of the soil comes from a Stewardship secretary in the Middle West, who has personified the ear of corn and given it a voice.

THE EAR OF CORN

"I am an ear of corn of the harvest of 1918. There are twelve rows of kernels on my cob, and sixty kernels to a row. Twelve times sixty is my sermon; will you hear it?

"On May 1, 1918, a farmer planted me with four other kernels in the warm earth he had prepared for me, and there after many hours I burst the yellow prison and my soul began to mount toward the sun and the air. The very first day I appeared the farmer saw me and said, 'Thank God, the corn is up.'

"I thought, 'You may well thank God, for he has done most of the work.'

"It is true the farmer toiled for days to prepare the soil, fertilizing, plowing, dragging, rolling, drilling, and he spent hours more in cultivating and harvesting his crop.

"Nevertheless, that is but a small percentage of the forces that make me grow. God gave him the soil to start with, and gave health to him and life to the seed, and while the farmer tended us intermittently, God never ceased his care.

"He helped me push my rootlets down and taught them how

to get life out of the soil. He guided my sprouts carefully upward and showed them how to breathe in the air, and how to woo the life upward from the tiny rootlets. He gave the sunshine and the cool of the night with its welcome dew. He sent the rain, and in time the wind to blow the pollen from the tassel to the silking ear, and taught me how to distribute the pollen to every growing kernel.

"In due time every kernel filled with milk, and then, just as he was beginning to turn the maple leaves from green to red, he changed my color to gold, to show how he loved and cared for me.

"Then the farmer took me home and laid me on the table and said to his wife: 'How is that for seed corn? A man deserves some credit for raising corn like that.'

"I kept quiet, but I knew in my heart that God had done most of that work on me himself.

"That night the minister was there for tea, and I was pretty much the subject of conversation. Finally the elder said: 'Do you know, brother, that a famous teacher of agriculture has figured out that man does only about five per cent of the work on a cob of corn like that, and that God does ninety-five per cent? Anyhow, it looks to me as if God and you had done a pretty good job on that ear of corn. It looks as if he and you were partners; but say, how are you going to divide up with God?'

"Here the story ends. How should that farmer divide up with God? The answers are in the *Book*."

SUMMON THE OFFICIAL BOARD!

The recent Campaign was carried into one of the famous farming regions of the country with a good deal of energy, and finally reached rather a remote congregation which we will call the Hill Church.

The greater part of the members of Hill Church were glad to pledge something to the great missionary fund, and felt that a genuine realization of stewardship principles meant tithing. So they signed up.

The most prosperous member of the congregation, however,

was a farmer, father of three fine children "of school age." His annual giving, for his entire family, had never been known to exceed eight dollars, and it had sometimes been much less. The people best acquainted with this farmer thought it worse than useless to ask him to tithe. Nevertheless, the preacher—saying a special prayer in his heart—approached him and, marvelous to relate, got him to sign the tithing stewardship pledge at the first asking.

"He'll never pay it," remarked a skeptical neighbor.

But one Sunday soon afterward the Hill Church treasurer got the surprise of his life at finding three crisp ten-dollar bills in the church envelope; and the next Sunday it happened again! If any one was in doubt as to the origin of those three bills, the atmosphere surrounding the farmer gave the secret away. He seemed possessed by a peculiar kind of happiness. Presently a unique message came to the preacher.

"Please summon the official board of the church. I want to hold a prayer and praise meeting right in the middle of my wheat field. There isn't a prettier patch of grain in the country, and it's the Lord's work!"

The best of the story is that the consecration of life has followed in this case, as it always does follow; for one of the two fine boys is going to be a preacher of the gospel.

STEWARDSHIP IN KANSAS

Everything good works in Kansas. Peterson of Kansas is a hard worker and one of the original Christian stewards. Five or six years ago he printed a fine booklet on the subject; two years ago he won the prize for writing the best essay; and now he is pastor of the first of Kansas Methodist churches to reach its goal in the Centenary World Program.

But Peterson is not satisfied. He is effective, and feels he must be doing. That he is effective is proved by the results. The first time he presented the Methodist Million cards to his people more than their quota were pledged to tithing, and the Sunday school remains to be signed up.

The people of Wamego Church had been so thoroughly taught by the minister that they wouldn't wait for the

regular time to take their Centenary canvass. Peterson yielded, and one Sunday in April their little church of three hundred and eighteen members pledged \$14,000 for the Centenary and other benevolences. They believe that the way to get a thing done is to do it.

Peterson says he found a fellow in Louisiana who had a new interpretation on tithing.

He said: "It's this way: When I sell a load of hogs or a bale of cotton, I take out the tithe and buy more hogs or seed to get another start. Then what is left I give to charity, if there is any left. Else," he said, "I would run out of seed, and out of business."

I said: "You are a cunning knave. You are making the Lord furnish everything, and you keep it all. You are not tithing at all; you are robbing God. You will have to face the charge as sure as God lives."

"Do you think so?" he asked.

"I certainly know you are no tither at all; you are a bluffer."

Then and there he signed the Methodist Million card.

UNIQUE DIVIDENDS FOR THE LORD

The recent renewed interest in missions has brought many unique dividends into the treasury of the church. One brother in Mississippi, a Negro and an expert broommaker, has promised to set aside every tenth broom for five years.

In the Saint Paul region a horse and a cow were pledged to the work, and after that live stock increased rapidly in the Pasture of Benevolence. Chattanooga supplied one pedigreed hog, two years old and weighing nearly five hundred pounds, and a young brother from Louisiana who signed his tithing stewardship pledge added these words "plus one pig" in the space under his name. Pig clubs and chicken societies, under stewardship auspices, are flourishing, especially in the South. A Northern farmer has dedicated to the work of the church all the eggs laid by his hens on Sunday, which of

¹ Compare story of Mr. Tight, at end of chapter V.

course is adding almost a third to his tithe, in free-will offerings. Another farmer, owning a prize orchard, dedicated the fruit from every tenth apple tree to the church because he had "got the vision," as he said.

THE RIGHT TIME TO BEGIN

The Rev. Sandy Springer, working in the Stewardship Campaign in the South, was booked to speak a certain Sunday in a region which contained four Methodist congregations. Locally it was known as the Hornby District. The Hornby church and three other congregations shared the services of one colored preacher, and managed to contribute between them \$250 toward his living.

By doubling up and preaching at two points each Sunday, the minister was able in good weather to hold services at each point about twice a month. In addition to that he also visited the sick, married the living, buried the dead, and kept his own little farm running on the side.

Hornby Church could always collect a fine singing and praying company, yet it never seemed to be able to get any money. It had for years been a steady dependent, not upon the Lord exactly, but upon the Home Missionary Society.

Owing to the peculiarities of Southern trains, the Rev. Sandy arrived at Hornby late Monday afternoon instead of Sunday morning as had been planned. But the Hornby Christians had this distinction, they were ready to go to church at any time and stay as long as the minister would let them. They thought they weren't getting religion if the sermon wasn't at least an hour and a quarter long.

On the train the Rev. Sandy chanced to hear a fellow traveler mention the fact that one of the Negroes of that community had sold his cotton recently for \$10,000.

The Hornby Church was crowded when the Rev. Sandy rose to his task, and he certainly was an inspired man that day. He preached the stewardship of time, showing that coon hunting and crap-shooting were particularly out of place on Sunday. He preached the stewardship of prayer, and made the brethren feel there was a power they could tap, which was inexhaustible.

loving and wise. And then he reached the stewardship of money. He told them that the first portion of their earnings was the Lord's and that they would be happier, freer, and better men if they paid their due. It took an hour and more, but not a listener moved.

There were plenty of questions ready on the lips of the congregation when he had finished, and they asked them all. At last when one Negro who had already risen three times got up again and asked if he might speak, the local parson told him he had talked enough.

"O never mind, let him go on," said the visitor.

"I's only gwine to ask when you-all's thought was a good time to begin ter tithe?" said he.

Then wisdom entered into the Rev. Sandy, as his memory gave a click about cotton. And he said, "I feel, brother, if I were beginning to tithe, I would think back to some time when the Lord had been especially good to me and had prospered me. And I would begin at that time."

"Bless the Lawd! He done got one thousand dollars off'n me this yere day!" shouted the brother.

That day marked the beginning of a change in the whole district. Hornby Church, which had been one of four congregations paying one minister a miserable salary, now has a man who preaches to them every Sunday, and receives a salary for doing it. The other churches in the neighborhood are beginning to take notice and wonder if they also cannot climb to the "one-church, one-preacher" basis.

HOW ABOUT WOMEN

The same people who worry about the poor not being able to tithe are also often concerned about women, on the ground that since many of them don't have any income they naturally can't tithe it.

If a discussion of stewardship did nothing else but bring to light the fact that many women work hard all their lives and never have any money for their own absolutely independent use, it would in so far be a blessing to mankind. In spite of the increasing financial self-dependence of women, many

are still far from free in the disposition of money. If a woman has nothing of her own, she naturally cannot tithe it. If a child has nothing but an occasional nickel or dime given him for candy or ice-cream cones, he can hardly learn to use money, much less to tithe and give.

It will not take the "head" of the family long to determine how to establish a fair system of apportioning the family wealth when he has once grasped the idea that the wife is a producer with himself, and that only instruction and experience in small sums will enable the children to administer larger sums. If money be apportioned, self-determination in its use should be the rule. Children may be guided, and no doubt wives may be advised, but money that is doled out for a specific purpose is not a possession at all.

However, it must be remembered that the covenant to tithe is not a promise to pay something you do not have. In this respect, as in others, the tithe is different from a debt or a legal obligation. It is of the heart. "Jehovah will be my God . . . this stone will be God's house; and of all that thou shalt give me I will surely give the tenth unto thee."

When there is an independent income, women are obviously in the same situation as men in regard to tithing. A system that blesses one will bless the other; and as an aid in training children both in unselfishness and in the proper use of money tithing stewardship cannot be overestimated. Children naturally accept the idea of God's ownership and find no hardship in setting aside a portion of their allowances for God's work in the world.

A writer in a recent church paper says: "Thousands of men and women, and even children, all over the country are practicing the great doctrine of stewardship to-day."

A business woman in the South writes: "I have tithed since I earned my first dollar, more than twenty years ago. I have let nothing stand in the way—sickness, debt, illness. Seven years ago the Lord prospered me so much that I could give him one fifth of my income. So I have been a double tither ever since. It is one of the greatest sources of happiness that I have."

A LONG-TIME TITHER

So far as is known, the Rev. Henry E. Wing of the New York East Conference holds the time record for what might be called single-flight tithing, without stops or breakages. Mr. Wing writes, "I began earning wages seventy-six years ago this April (1919). I was four years old, and my 'job' was to set a basket of shavings by the kitchen stove before I went to bed. My 'wage' was four-pence ha'penny (6 1-4 cents) a month. I have been a tither ever since I began to earn this wage."

MY ROAD TO STEWARDSHIP

A generous worker in the Southwest sends an account of her early church life and how she was brought to the habit of tithing.

"I received my early Christian training in a small church in Illinois. We had one sermon yearly on the subject of missions, and this was followed by the passing of envelopes into which we placed our offering for the entire benevolences of the church.

"I was relieved when that was over; I gave from a sense of duty, and with the feeling that the money had better been used for the pastor's salary and coal bills.

"We helped keep our church expenses going by having ice cream and oyster suppers, and running an annual steamboat excursion on the old Mississippi River. After one strenuous excursion when we served dinner and supper, we cleared one hundred dollars, and as we trudged from the landing, worn in body, at one-thirty in the morning, we sang, 'Praise God, from whom all blessings flow.'

"Later we moved, and joined a church in which the atmosphere was entirely different. The societies did nothing to make money. All needs were met by direct gifts and without any difficulty to secure them.

"We began to hear from all sides about missions and tithing. I had never heard a sermon on tithing, or once thought of that being a present-day obligation of Christians.

"I immediately thought it was a man-made plan to get people to give more than they wanted to, and that I would put it out of my mind entirely.

"I was married, and my husband⁴ believed in tithing, and that did not make it any easier for me. At last I came across Matt. 23. 23. Here Christ tells the scribes and Pharisees they *should* pay their tithe to the very least, of their mint, anise, and cummin, but not to omit the weighty matters of law, judgment, mercy, and faith.

"I knew then Christ expected me to tithe. It was a part of his plan for me, but even then I was not willing to obey. It seemed too much to give. I soon found out I could not advance along any Christian line. There would come up this question, Are you going to tithe? It was like a stone wall across my Christian pathway.

"One year I said, 'Let us tithe this year and see what the Lord will do.' Of course in such a case what could God do for us! My husband was sick all year, crops were poor, and my resolution went with the rest.

"At last after an exceptionally plain sermon on the subject, I reasoned: 'What makes me so foolish? What does the little I have, or ever will have, amount to in comparison with what Christ did for me?' I said: 'Lord, I don't understand this little business. I don't know how it will come out, but you have asked me to do it, and I'll tithe and leave the rest with you.'

"I felt a rest and peace I had not had for a long time, and wondered then why I had set my puny will against that of the Father. My husband said, 'Now, I'll keep books.' We started out with a good-sized wheat crop to tithe, beginning by giving God a fair chance.

"Our first tithe money, outside of the home church, was spent for a stereopticon lantern, to be used by a missionary in China, who said twelve thousand people could be reached by the use of a lantern. The joy and blessing we received from prayer for the missionary and his work, and thoughts of our 'Silent Missionary,' as we called the lantern, cannot be expressed.

"Tithing has enabled us to do many things we thought we never could do, for now we have God's money, and do our best through his guidance, to place it where he would have it placed. Giving has become a joy, whereas it used to be a burden. And there is nothing that has drawn me so close to God, since as a child I gave him my heart, as the simple obedience of turning over to him his tenth."

CHAPTER VII

LOW TEMPERATURE AND HIGH FINANCE

GRACE operates through individuals, but it is the church that stands as the great conservation reservoir. The church is the motherhood that makes cooperative effort possible. It is the collective agency which has an importance, a sacredness, and a power peculiar to itself. Paul refers to the church as a "body" whose head is Christ; and he is always solicitous lest one church or another bring discredit upon the Great Teacher.

Charles E. Jefferson says: "A Christian congregation is a human unit, and in a sense may be said to have a soul. Each member of the congregation contributes a separate character

to form a composite character wonderful and unique. A power proceeds from each individual heart, and all these separate powers, when blended, constitute *another and a higher form of power*. A congregation of a thousand persons is something more than a thousand individuals. When men come together, certain latent forces are set free, and *heightened capacities of thinking and feeling* are unfolded in them. When two or three are assembled, the Lord of Life is present in a way in which he is not present with the isolated soul. When two or three unite in prayer, heaven is responsive to prayers never reached when men pray separately. *There are things to be done, therefore, with and for the church as a whole.*" (Italics ours.—Ed.)

Among church questions, none is of more solemn import than finance. Churches, by their very nature, must be the receiving and distributing centers of money. A church without money is a dead engine; and, on the other hand, a church permanently endowed, so that giving by the members would appear to be a matter of indifference, would be nothing less than a curse. Like a living stream, money must be continuously flowing

through the church to enrich and bless the community and the world.

But more important still, the giving which supplies this living stream is an act of worship; and the church, the appointed place of worship, should be the appointed place for such a fundamental act of worship. The taking of tithes and offerings can never be saved from the taint of selfishness until every church and every Christian realizes that giving is worship, and that the redistribution of offerings and tithes, through the channels of the church, is a sacred function. This is why the stewardship department increasingly emphasizes the reception of tithes and offerings, as a sacred part of divine worship.

Once establish the idea that giving is worship, and immediately the question as to how money is raised becomes important. There may be a place in the church for rummage sales, as a matter of economy; or a place for church suppers, as a matter of social life; but to base a system of finance upon sales, dinners, and the like is not only unbusinesslike, but it strikes at the very heart of what is perhaps the most important element of worship—giving.

Such methods have no place in any serious business at all. They bring into church affairs a curious obliquity of sight, both in regard to those who manage and finance the schemes and those who are supposed to be benefited by them. For example: Get X to contribute a pie to the church supper, so that Y may eat and pay for Z to preach the gospel. Now, X is theoretically a church member whose business is carrying on the Kingdom; while Y is theoretically an outsider who has to be cajoled into helping. The scheme is to get Y to pay for the preaching which X sits under every Sunday. Or, if it is not the preaching, then it is the church organ, or mortgage, or furnace, or something by which X is benefited.

The supposition is that Y is willing to pay for a pie but not for a portion of the winter coal; that X is willing to contribute a pie, but not the cash value of the pie; and that Z (the minister, or the church organ or what-not) might as well get his support from Y as from another—which, of course, is all a silly farrago of hypocrisies. Is it possible to detect in these

foolish doings anything like that "higher form of power," or those "heightened capacities of thinking and feeling" which are "unfolded" when Christians come together to form a church? Or is it remarkable that where finance runs "high" the spiritual temperature should run low?

People who object to having ministers preach on tithing, on the ground that "they ought to give their attention to spiritual matters," seem not to realize that if church members would only honor the Lord with their substance, the minister could really cut loose from "sordid" financial talk. Then, and then only, if he had spiritual wings to soar would he soar. Nine times out of ten it is anxiety and worry and forebodings that make him a bit dull and lacking in unction. He may feel that he cannot refuse to carry on the old system; but—is it not recorded that the apostles refused to "serve the tables" because they might not desert their true work of evangelism?

Still another objectionable feature of the old plan is that those periodical fevers of money-raising are apt to leave the patient feeble. Often a few members work hard; many people, not really interested in the cause, are pressed into service; and when the ordeal is over the spiritual and financial tide runs lower than ever.

Now, stewardship is an interpretation of God's ownership which certainly touches many other things besides money; but it touches money and the financial system with an electric voltage which transforms them from stumbling-blocks into mechanisms of power.

It is plain that tithing, the stewardship element which connects most closely with church finance, is not a function of the church as such. The church has no money to tithe. The church is rather the receiver and distributor of money. But if it is asked, Whose money? then we must go back to our friends, X, Y, and Z to find from that bald and rather general analysis that it is the money of Brother X, who deceives himself, or of the nonchurchmember, Y, who is cajoled within the church doors by promises of bean-bag games, guessing contests, or consecrated cookery.

Is there any promise of "fulfillment of riches of grace" in

these circumstances, and do they commend themselves to common sense? Rather does the Christian say, "I will deal no more in these idle matters; I will go back to my Father's house and learn the simple ritual of the steward."

The striking achievement of the Methodist Episcopal Church in carrying through the Centenary Program is justly a matter of thanksgiving and of consecrated pride. It was a stupendous undertaking, carried through with conspicuous success. Moreover, it was remarkably free from undignified methods of money-raising, and it has been followed in countless churches by renewed life and vitality.

It was Bishop William F. Oldham who said, "Stewardship is the greatest thing that went into the Centenary; and it is the greatest thing that is coming out of the Centenary." To his testimony are added hundreds from those who have watched reviving churches and reviving Christians.

There is room but for a small percentage of this testimony; but to indicate the general trend of the evidence no better illustration could be found than the story which came from the Saint Paul Area during the early days of the Centenary.

TWO MINISTERS AND A MORAL

"The fall of 1918 was an inauspicious season for novelties, especially in the Saint Paul Area. In that region distances between charges are always staggering; and to this were added the handicap of muddy roads and the epidemic of influenza. No wonder if some pastors dismissed their Centenary quotas as an impossibility. One pastor looked at his closed church, with its sign, 'No service on account of the Flu,' and dejectedly shook his head. In his study at home lay a package of stewardship literature, unopened. He knew it was good stuff, but did not see any way to use it. Sickness in many of the homes, mud clinging to the hubs—and exactly what was the Centenary about anyhow? He did not know; the difficulties seemed insuperable. He gave it up.

"Another pastor, however, got a different light. He had just as much mud on his old Ford and just as great distances

to travel. Moreover, he was a new pastor on that charge and had arrived in the midst of the influenza epidemic. So the sign, 'No service on account of the Flu,' stared him in the face before he ever saw the inside of his church.

"But in his study also was a package of Stewardship literature, and he had the nerve to open it. He went further. He hunted up one and then another member of the official board, and did not give them up until he had inoculated them with a few stewardship ideas. One official board member even grew enthusiastic, and then the pastor went the limit. He ordered enough literature for the whole congregation, and somehow, flu or no flu, he got it into their hands.

"The results read like a fairy tale. The Centenary soon became as familiar as a schoolbook, and the quota grew less and less formidable with acquaintance. Church pride flourished in spite of epidemics and the stewardship idea took root. Presently the Centenary quota was oversubscribed; \$400 was paid on the church debt, and the pastor's salary was raised \$300—all without a single service being held in the church!"

A TIDE, OR A SOAP BUBBLE

"Stewardship has proved to be a rising tide and not a mere campaign soap bubble. It savors little of the campaign. It seems not to be a creation of experts. A rising tide is the only name that fits it. Best of all, we saw it rise in our very sight, lifting everything that was not water-logged or chained to the bottom. The millennium has not come, nor is the tithe the panacea for all ills, but in a night this wave has tested and lifted the church and swept it forward to a goal far beyond our dreaming.

"It has severely tested our church. It takes grit and faith to dedicate the first tithe to God in acknowledgment of his ownership over all, but thousands made the venture and are glad. Many more are still teetering between doubt and faith, wondering if God does really concern himself with our bread and butter. The tithe was a heart-opener to many a man, and the opening of the purse was but a by-product.

"One earnest preacher declared in true Wesleyan dialect, 'The Centenary is going to get every man's number.' This was pure prophecy and not idle threat. No grand jury ever did more thorough work nor uncovered more surprises. Men are being reclassified, the blind and the seeing, the big and the little, the volunteer and the slacker. Small souls who for years had held high place unchallenged found themselves down and out, and could blame no one but themselves.

"I met a little group in a 'Q. C.' where seven families had nearly subscribed the quota of \$800, with two families still to hear from. I mentioned the name of one, a very wealthy farmer, and they all smiled and one said, 'He will not give a cent, but the other family are tithers and will complete our quota.' Notice that they *smiled*, they did not even sigh, but laughed this tight brother off the stage. They would not be bothered with him any longer; he was obsolete. The time had been when this same group must wait fearfully for his dictation. *Stewardship had rescued a church from an intolerable slackerism that had insisted on ruling.*

"One of our Sunday schools made this quarterly report just before the Centenary dawned,

Raised for Missions.....	\$5.76
Spent for ice cream and pop.....	37.72

This church went over the top, subscribing its Centenary quota with joy. Was it the pop that did it? Nay, verily! It was this new tide that lifted them over—pop and all.

"It not only lifted the church but carried it several paragraphs ahead. At the out-appointment of a far-strung circuit, four new tithers covered the Centenary quota and one said, 'If I do as well this year as the last year, my tithe will be four hundred dollars and if we can make this church a center of life for this township, I am ready to put in my tithe.' One new tither stood ready to double what a whole township had previously been giving to support a church.

"Everywhere I go, I find that the Centenary, instead of draining the resources of the church, has really unlocked the

treasury. One church treasurer, who would not tithe, nearly died of heart failure when the tithers began to pledge, and told me the whole support of the pastor would fall on him, with so much money going out of town! This good man will find he is mistaken. The pastor will get a raise and the tithers will pay for it.

"There is more negotiable enthusiasm over new churches and parsonages and community enterprises than in all the years preceding. The tide has lifted the church out of its back yard, clear over the fence and started it out on a world voyage.

"It may also dawn upon us that we might have trusted God long ago with our money; we may even be bold enough to trust him with our personality, not one tenth, but ten tenths. The tithe is but A B C of stewardship, but it helps mightily to develop trust in God. We shall learn to trust him more and more, and so he can then trust us more and more, and then the church will have such a revival as will make angels rejoice."

BUCKSAW AND WOOD PILE

Here is a pastor who regards the Centenary as better than a Turkish bath.

"The Centenary is working on my little charge. We started out with only one tither; now we have sixty-four out of a total membership of eighty-nine. If I stay here long enough, I will get them all. It is going to be the salvation of the church in the small country places; most of these have been dying of dry rot. What they have needed is a job big enough to make them sweat out the germs of partial paralysis, and, like the man sick of the palsy, take up their bed and walk.

"A Turkish bath may be all right, but a bucksaw and a wood pile are better; the results may be a good deal the same, but the first costs money, while the latter produces wealth as well as vitality. What the Christian Church has needed for some time (as I see it) is not some little dawdling 'ladylike' task, but a real honest-to-goodness 'man's size' job—something big enough to overshadow the petty bickerings of human minds, and introduce a little 'team work' for Christ."

IT WORKS, IF—

"I am writing to tell of the way the stewards helped me come across. I was looking up the amounts that several of my most liberal men were giving three years ago. I find that nearly every one is paying almost exactly ten times what he was paying then. Three that are now paying \$100 a year on the Centenary and \$52 on local budget, or \$3 a week, were paying thirty cents a week for all church work. They are now having more for themselves and are happy working Christian people.

"We have our budget for next year of \$8,250 all provided for, every bill paid, all benevolences in hand or the vouchers rather, as the money has been paid long ago, and a surplus in the treasury; and this in view of a five weeks' shut-down and a raise of over \$1,000 for the local budget. *It works, if we work it.*"

A MAGNETIC CURRENT

"When the time came in the progress of our Stewardship Campaign last year to make the public appeal for tithers, the call was answered with a spontaneity and earnestness that was wonderful. The people gathered around the altar in a never-to-be-forgotten service and enrolled in the Methodist Million, to the number of seventy-five.

"The appeal of the stewardship gospel has run like a magnetic current through all aspects of our church life, and the result is that the church has become a beacon of light and a fountain of influence for the Centenary in a wide territory.

"A request came from the Chicago Area Office in February that the church 'go over the top' in ten days from that time, and in twenty-one hours after that request had been presented to the church \$21,000 had been subscribed, thus practically doubling the quota of the church. One man, an exponent of the principles and practice of stewardship, raised his pledge from \$1,000 to \$5,000 in less than five minutes.

"Another man, an everyday worker, at a common task, but with the stewardship vision, pledged \$1,000 and has already,

from some accrued savings, made a substantial payment on his pledge.

"A tithing office clerk is one of the 'biggs,' having pledged \$100 for the five-year period.

"A man at the head of a chain of business colleges, in addition to his own pledge, has offered a number of scholarships, to be used in giving a start to Life Service Volunteers, which would be the equivalent of \$2,500."

Can it not be said that if the thermometer of the church was once the prayer meeting, to-day it is the tithing stewardship roll?

CHAPTER VIII

METHODISM IN ACTION

MANY ministers and finance committees were dumfounded at the magnitude of the Centenary askings. Churches which had been raising their own budget after a great struggle and an "undignified scramble," as one minister expressed it, could see no way to put through an enterprise calling for five times as much consecration, energy, and money.

But to every pastor, help of a substantial kind was offered. Together with the general Centenary plans and askings from that particular church, there went to the pastor suggestions from the Stewardship Office, and helps for a four weeks' stewardship campaign. Many churches used these; some churches adapted them to their own particular needs. The effect upon the church at large was immediately marked. Leaders of opinion in every section of the country sent their indorsement to the central office. "A Million tithers in Methodism would make inevitable the greatest advance of a militant church that has been known since the spirit of God laid hold on John Wesley," wrote Dan Brummitt, editor of the Epworth Herald.

"I know of no one thing in a century that has gripped the church like the call for a 'Million tithers in Methodism,'" wrote another leader.

"The time is overdue for a revival of sane, scriptural, spiritual teaching of the law of stewardship," declares Bishop Homer C. Stuntz.

So it spread throughout the church. Men began to realize that they are stewards, whether they like it or not; the only question was, What kind? An ideal not hitherto imagined began to rise before their eyes—an ideal of stewardship which should place giving among the solemn and joyful acts of

worship. Many individuals and many churches found themselves revived by this new ideal.

SWITCHING ON THE CURRENT

Here is a church which took up the Centenary business eagerly:

"A frontier charge is the first in the State to go 'over the top' in the Centenary. This is remarkable when one is acquainted with conditions. The church is in a farming town, with a population of about four hundred, in the heart of the drought area; practically no crops have been harvested since 1916.

"The Centenary Program was first introduced last summer, with a crop failure a certainty. Some said, 'It can't be done,' but now we sing, 'Hallelujah,'tis done.'

"There was no difficulty in raising the money. The Stewardship Program had been followed to the letter and had done its work. At the close of the rally, with twenty-five per cent of the membership canvassed, we were 'over the top,' cheering and singing 'Praise God from whom all blessings flow.'

"It will take some time to complete the canvass in the country, but Easter Sunday finds us with pledges for \$3,350, or \$835 over the quota. A new church has come through the Centenary vision. The pastor who follows the program will feel the pulse of his church, and come to know those whose hearts throb with that of our Christ—for a needy world."

A BIT OF DYNAMITE

A Kansas minister writes: "It is perfectly fitting that my charge should be the first in the State to go over on the Centenary. Why shouldn't it? I think there has been no pastor in Kansas Methodism that has more persistently given the stewardship message to his people.

"The stewardship drive is not merely the entering wedge of the great campaign; it is the dynamite which shatters the gnarly old Centenary log, so that all that remains to be done is to gather up and trim into proper lengths the fuel, which, when heaped upon the altar fires of the praying church, will light the whole dark world with the glorious gospel light."

THE PERSONAL TOUCH

Here is a record of a church which early pledged its Centenary quota and more:

"Until recently I had not heard of a tither in this church. We took the matter of the Centenary before the Lord, and he made us to realize the need of a solid foundation.

"We started a month ahead of many charges in this Area. We began the first Sunday in February to build foundations with a little plan of our own—a sort of evangelistic campaign—preaching gospel sermons with the various messages of the Centenary sandwiched in between. In this way, in four consecration services, we took some of them to the mountaintops of prayer that they might get the needed vision of the glorious opportunity that was before them in carrying out the task of the Centenary.

"At the end of that four weeks of evangelistic effort, when I announced that the Four Weeks' Stewardship Program would be put on in March, some of our folks said with surprise, 'Why, we thought the preliminary work was all over!' But their eyes began to be opened when they heard the story of the magnitude of the Centenary.

"This is a farming section. Our folks had been held up with bad weather. Now they were busy trying to catch up some of that lost time. I just found it to be absolutely necessary that I reach them with some effective personal touch. So I sat up nights, often till near morning, wrote a personal message all around the edge of the front page of each piece of stewardship literature each week, carefully rolled them in a business wrapper and sent them out through the mail.

"It worked. Although this is a small church, hard hit by the war, drawing men away for war work and enlistment, yet in our Sunday school membership of 60, with an average attendance of 45, we secured 20 tithers the first Sunday and three more since. We canvassed the church and secured 23 adults for tithing, and one more since. This makes thus far 47 tithers altogether for this little country church whose quota was 10."

KEPT THEIR RELIGION—PAID THEIR QUOTA

Another church, the first in a large and crowded Area to secure its Centenary quotas, was asked to make a special report because it was considered "an average church without unusual financial resources." The Centenary financial quota of this church was \$35,000.

"We have raised \$36,500 and kept our religion. Indeed, we have so toned up our church that the revival spirit is in our midst. Money and spiritual life have changed places to some degree; as money was signed out God came into the hearts of the subscribers.

"It is as good as a day at school to look back over the entire Centenary process. The logic and the psychology of the general Centenary campaign are so astute that the plan surely came from the Divine Mind. Thirty-five thousand dollars! Judging from the past, it would not take long to raise that much of a deficit. A deficit was a very familiar friend. But \$35,000 over and above—what a vagary! Besides, these people had paid so unreservedly to the country and the kingdom during the war that they wanted a rest, not a 'quota.'

"It is well the sum was kept out of sight at the outset. If they had paraded it before our eyes just once, we should have fainted on the spot and quit. But those shrewd Centenary manipulators are psychologists. They stormed our thinking shops, then played on our heartstrings, then dived into the trenches of our pocket-books. It's a wily game, but it works, and is as honest as God."

A minister in Nebraska writes: "On March second, we talked tithing straight from the Bible chart and experience, put out the Methodist Million cards and sent out enrollment teams in the afternoon. As a result seventy-four signed up. These tithing stewards, numbering slightly more than one quarter of the membership, *gave nine tenths of the Centenary budget*, which is to-day largely oversubscribed."

EXPERIMENTAL KNOWLEDGE

A minister in the Southwestern Kansas Conference begins

his report on the Centenary campaign by saying that he had long felt that the need of the church was not machinery or increased membership, but a "vital experimental knowledge of saving grace." This sounded strangely like stewardship, and the remainder of the letter sounded even more so. He goes back of the Centenary a few years, to the time when he first began to preach stewardship.

"This charge was a good place to test my convictions. Through all their struggle with dinners, fairs and bazaars, and wading through soups and suppers, with no time to be holy or happy, debts continued to grow and bills battled for recognition. Years had passed without a successful revival. All the young people's societies had died. They had never met their benevolent apportionment.

"In 1914 they paid \$240 on benevolences. In 1915 only \$145—an incomplected church and \$1,600 in debt!

"I felt that debts could not be paid nor old societies reorganized without a successful revival, so we began at the Mourner's-Bench-Salvation. 'From all sin, and Holiness unto the Lord,' was our standard. After a spiritual foundation was established we organized all the young people's societies, also a Foreign Mission Society. As to finances, 'The tithe is the Lord's'—and on this foundation we builded.

"We began with stewardship of life as of supreme importance. I taught every phase of stewardship, tithing, and missions as a Christian privilege. When I presented my tithing pledge, 67 signed within two months. Every member of the Foreign Mission Society is a tither. In my first year all the old debts were paid, church beautifully decorated, salary increased and paid weekly.

"Benevolences for the last four years: 1916, \$469; 1917, \$649; 1918, \$1,226; in 1919 it will be \$2,700. A modern parsonage has been purchased and the claim met.

"During this period we have not had a fair, dinner, bazaar, supper nor any commercial enterprise.

"We organized the Centenary in detail, securing 179 tithers, or sixty per cent of our church membership; 38 on Life Service and 114 on Intercession. Made a house-to-house

canvass for our apportionment, and ran thirty-two per cent above.

"Our people are all poor people with an average of the adults of not over \$100 per month. Our highest subscription was \$100. We have in all 118 subscribers to Centenary offering. With life and property on the altar God has given us victory."

THE WHOLE PROMISE

Extraordinary testimonials to the efficacy and vitality of the stewardship teaching come not only from ministers in Methodism, but from men of many other denominations. A Presbyterian preacher writes:

"We can have the whole promise of God for asking and taking. People are looking toward the church for their social and spiritual redemption. Use the power the church has devised under the direction of the Holy Spirit and commit your people to the stewardship idea, and anything you may ask you can receive, and the Jubilee of the Lord will be at hand. Not only the Methodist Church, but all of Protestantism, and even Roman Catholicism, is awakening to the potency of our methods and seeking a way to utilize them for success."

Another minister writes: "Great drives may be carried through in response to special calls upon the church to contribute specific sums, but the church, financially, will never come into its own until all of its members realize that the only true basis of giving to the Lord is that of stewardship."

Even tithing will take care of itself, if the church has the true stewardship idea. Ministers write that the tithing covenant comes easily to a congregation which has been led first to accept the Great Doctrine.

CIRCUITS CAN DO IT

One minister reporting the results of stewardship teaching and the Centenary campaign in a three-point district says of the first: "I did not press for tithing but taught the big idea of stewardship. At first only seven signed the cards, but not

one person who was solicited declined to give, because the campaign had paved the way for success. It was *easy*."

Concerning the second, he says: "The Stewardship Campaign was faithfully carried out. One member became a tither and increased his annual subscription from \$60 to \$262. When I asked for \$7,000 to meet the Centenary quota plus the local budget, we got \$9,000 within a week. It was a great miracle, but easy, for God to carry us to victory after the Stewardship Campaign."

When the Centenary business was placed before the third church, "for the third time the pastor knew the joy of victory." And the writer adds: "Success could not have been attained here without the stewardship preparation."

THE OCTOPUS PLAN

"In an industrial church in a Western city, the roof began to leak, then the stucco on the front steps commenced to peel. Some youngster threw a rock at the front window when the preacher left. One hundred and fifty dollars had to be borrowed to pay his salary. Then all rose and said, 'Brethren, we can't hire another preacher.'

"Merrily over the horizon dawned the Centenary. The district superintendent had the courage to take a freshly picked blossom from a theological school and graft it on to this industrial church, peeling in membership as well as concrete.

"The Centenary office sent word, 'Preach stewardship.' The folks had never heard the word, so he preached it again. He preached it until folks got the idea that Malachi 3. 10 was the only verse there was in the Bible. He didn't call them names and shake his fist at them, for he was a young man and knew from what he'd heard at the school that it doesn't pay to hammer cold steel; but he told them he was going to tithe, and wondered if in the one hundred members some one didn't want to join him.

"Meanwhile the Minute Men began to fire. The chairman was a railroad clerk who never had expressed himself in a church save on the bass end of the anthem. He turned so red around the collar in his first speech that people thought

irely he was on fire with the Centenary after one week's reading.

"On the 30th of March it was the carpenter Minute Man's chance to break loose. He had steadily refused his oratorical calling from the time of the programs in the country school, but the Centenary called. Getting up behind the altar and putting one knee on the rail in a carefree, wood-sawing attitude, he cut loose and surely did some sawing.

"'You know, folks, we have decided to tithe. We only have two dollars and fifty cents to missions last year. If we do that, it means out of my thirty dollars a week I put three dollars in the little glass slipper on the writing desk. Now, three dollars a week is a whole lot more than two dollars and fifty cents a year, but we are going to see it through.'

"That started the fire. There was no need of a long sermon. At the close of the service where one hour before among the one hundred members there had been no tithers, twenty-two signed cards

"In that week the quota—\$596—came from the superintendent. The different members talked it over. 'That's awful! The church has never met its apportionments, let alone this Centenary!' But the pastor said: 'It isn't enough. Four hundred dollars more will clear the church of debt and send her to Conference with all expenses paid for the first time in her history.' The message went out:

" '\$955.00—What We're After—Are You On? A five months' tithe for five years for the Centenary. We get an average of \$100 a man out here—that means \$10 a month. Put two of that in the church and give me three from April to August. We have 100 families out here; if each family can see a \$10 vision, where is the \$1,000?'

"The last week of April the canvass was made. It was not exactly team work, but rather the Octopus plan. The pastor was the head, and going out from him were feelers into all neighborhoods. These folks felt for their neighbors' attitudes, then the pastor went out and spiritualized and commet-

cialized the feelings. The results at the end of the week raised the total to thirty-nine intercessors, twenty-six tithers, and \$512 subscribed for five years.

"On May 4 all the twelve Centenary posters were strung across the front of the church. The sermon was 'Faith.' The Sunday school jumped all over its quota, the rest of the \$596 was subscribed, and in the next days that 'awful' \$1,000 bill was cleaned up completely.

"Verily, 'The earth is Jehovah's, and the fullness thereof.'"

The Centenary was but the touch-spring to bring to light treasures of human service which were only waiting for release. These stories, which seemed so wonderful as they poured into the Centenary headquarters, reveal only the exact fulfillment of promises made to stewards of long ago; only, "It is required of stewards that a man be found faithful."

CHAPTER IX

THE PASTOR SEES DAYLIGHT

IN recent times the world has had frequently to listen to the charge that college presidents no longer concern themselves primarily with matters of education but with the raising of money. This reproach is doubtless merited, but no one thinks of blaming the college president. Great as he is, he too is caught in the network of modern life. Universities and colleges could, of course, be carried on without the sorry spectacle of begging presidents, should enough people so desire.

Many a modern college president has stepped to his position from the pulpit; and the minister, like the college president, has too often been turned into a financial agent, while his preaching had to be done on the side. Soliciting for missions, church debts, church repairs, chapels, and the like has taken up so many of his Sundays, and so much of the ginger that is in him, that he runs a bit low in his so-called "spiritual" preachings.

No minister wishes to be thrown into the arena as a promoter except for fundamental things. His business is not to "sell" church fairs and hayrides, but gospel ideas and Christian teaching. Nor is it any more suitable for him to go tactlessly into So-and-So's bank on Monday morning, hoping that he has chosen a fortunate moment to approach the good member on that little question of lifting the church debt.

On the other hand, the minister should not shut his eyes to the important question of money and church finance, as if by ignoring it he could make it right. Money is one of the fundamental matters of the church, and until that is set right nothing will be right. The only thing for the minister to do is to face

ADVENTURE DESTINATIONS

THE UNIVERSITY OF CHICAGO

There were
in the Central
of people
of my
and our Ford
to stay overnight
on the good man at the
the people, but a strange
thank God to
and told his
the beautiful garden

The church
was crippled as
the old man had
fallen on the new
clouds being
become, and
there was misery near

...the "Weeks" Stewardship
...to be a dash of light from
...the church needs." My
...the skies. I fell on my
...Lord, if you will help
...Of course, the Spirit
...The result: current
...church debt disappear-

ing, benevolences all increased, salary advanced and I am coming back for my sixth year.'"

CHURCH, COAL BIN AND TREASURY—ALL FULL

"A young pastor of a church of the kind commonly known as 'struggling' with a fine assortment of thorny problems, had no more sense than to put on the Four Weeks' Stewardship Program last May.

"Many expected it to be the last straw which would break the church's back and volunteered their services as pallbearers.

"Instead of a funeral, here is what happened:

"In two weeks thirty-five persons were received by conversion into the membership of the church and the general spiritual temperature raised from freezing to summer heat.

"The officials had come together to vote that no longer should they receive \$400 from the Missionary Society, and in the same meeting they voted to raise their pastor's salary from \$1,200 to \$1,600, thus making a straight increase of \$800 which the local church was to shoulder on the pastor's salary. It is apparent that the church is going on to perfection. There has been a gain of one hundred full members during the year, and the full apportionments for the year of the benevolences have been more than paid, and the pastor's salary has again been lifted—this time to \$1,800 cash.

"Besides this all the coal for the winter has been paid for and \$100 left over in the treasury for paying bills. It is also interesting to note that the church has only sixty-five tithers."

TITHERS CARRY THE HEAVY END OF THE LOAD

Here is one story of a church in the New York East Conference.

"When the Centenary Program appeared in its extraordinary magnitude, the pastor realized that, so far as his church was concerned, nothing but extraordinary measures would carry it through. Never had his church been geared up to a job like this.

"He sat down and took account of stock. Membership two hundred and sixty, and a financial system me

stretched so that \$100 per year was collected for foreign missions, and about \$1,800 a year for current expenses. And it was not always easy to collect this!

"Nevertheless, here was the Centenary plan which placed upon his church the simple little chore of raising \$2,124 *over and above* their running expenses: and besides the money, the church was expected to enroll fifty-two intercessors and tithers! Truly the Centenary was like a rising flood threatening to engulf that particular corner of the Conference!

"The only raft in sight was the Program sent out from the central office; and beginning with Watch Night the pastor tackled that Program.

"On Tuesday of the week following Watch Night, the Women's organizations were gallantly conducted aboard the Centenary ship; on Wednesday the Local Church Council began to set sail; on Thursday, the Official Board set course and inspected officers (especially the O. B.); on Friday, all the young people got aboard; and on the following Sunday the Minute Men manned the guns. It was a week of thrills, and every meeting showed the members more and more conclusively that they had not only a grand course to sail but that they were just as well able to make it as they had been to drift round the rocks in the previous years.

"The motto adopted by the Local Church Council is worthy of notice:

"No criticism, but the best kind:

No excuses, but do your best:

No doubt about results—God is with us!

"With such a Crusader's call as that, the church went to victory, of course. But some of the details have special interest, as showing that these Christians, while praying for heaven's blessings, did not fail to keep the ropes hot with their own human efforts.

"For example, they started by thinking of others first. Ordinarily, March is the month for the canvass for current expenses in this particular church, but the pastor had preached

a sermon on stewardship just following his sermon on prayer, and it was borne in upon the Finance Committee that their own business could wait a few days while the larger business was taken care of. Perhaps the committee was influenced by the fact that, by that time, the teaching of stewardship had so got hold of the church that there were many enrolled tithers and intercessors. People who tithe are pretty sure to pray. And tithing is good for church finances.

"Then another detail of this church's history is the fact that every department not only got together in a united endeavor, but that the sense of unity, both among themselves and with God, increased day by day. Before the Centenary work had been carried on a full month a revival was in progress. All the organizations of the church were in line, feeling they needed to keep in touch with the Source of strength. The change in the church has been a healthy, positive growth.

"The financial results are, of course, among the remarkable phenomena of this story. The church has oversubscribed its Centenary quota by forty-one per cent, and has almost doubled the budget for its own current expenses. The pastor's salary was raised \$300. On both the Centenary and the local church budget, the *tithing members pledged more than half!* And remember their motto, 'No doubt about results—God is with us!'"

THE TITHERS' CORNER

A district superintendent from the Middle West at a recent Conference said:

"Instead of a campaign for a million tithers in Methodism, it ought to be for 6,500,000. Every Methodist ought to be a tither.

"The day is here, and the clock has struck, when to have God's power and God's spirit dwelling with us and to have the use of this power for the establishment of his kingdom, we must be square with the Lord. This has a vital relationship that we have not heretofore accredited to spirituality.

"I went about in my own district and said to the men, 'Whom

do you consider the most spiritually minded people?' And without exception they said 'My stewardship band.'

"If that is true and these preachers were right about it, there is a vital relationship between how you treat partnership with God and your own spiritual resources."

A FINANCIAL EVOLUTION

"In my ministerial appointment I felt deeply the privilege of leading my flock in spiritual things, with plenty of social life thrown in. It had not occurred to me that it would be the pastor's duty to engineer the finances; nevertheless I began in the fall of 1916 by doing the things that I, as a layman, had expected of my pastors. I answered as nearly as I could every demand, besides putting in some hard licks on my Sunday messages.

"But ere half the year passed I found myself financially embarrassed. I dreaded to look my creditors in the face, for I was not in the habit of buying necessities of life on time, and it seemed strange that I should be forced to do so in the ministry. I was compelled to borrow four hundred dollars at eight per cent interest in order to live honorably among my fellow men. I decided that I would take a hand in handling the church finances.

"I first got behind the stewards, who got busy and the situation was relieved temporarily. A canvass had been made early in the year, but the weekly envelope system was not favored by more than a dozen subscribers. With the majority it was a 'pay-when-convenient,' or—'at-the-end-of-the-year-if-I-have-it' plan. I went to Conference with the discouraging report of a \$100 deficit, on ministerial support, paying \$73 of it as my share.

"I thought of the weekly envelope system when I returned. As layman I helped put it through at another church; it worked nicely and the pastors were glad to get their checks regularly. The system that worked at that church in 1914 would work again if I started it with a subscription, which I *did*. I took a survey and estimated the budget and apportioned the amounts as best I could.

"The Unit System was explained at the fall District Conference in 1917 and I used it effectively on the charge. At the spring Conference stewardship was emphasized, so I purchased a packet of literature and literally devoured it, so that those messages were my own. I placed the literature in the hands of my membership, and during the Four Weeks' Campaign we had a great time. Sixty-five intercessors were secured and the spiritual life of the church was quickened.

"We followed this campaign with an 'Every-Member Financial Canvass' for the next year—a thing never before done prior to Conference. In spite of an effort on the part of a certain faction to close the church until after the war—because 'This money was needed to whip the Kaiser,' as they said—the plan was a success.

"This time I went to Conference with a report that showed everything paid in full. Before I got back for the third year there was \$50 in the treasury to begin the year's work. Hot winds were severe enough, but the weekly system was there first. Following another stewardship campaign, thirty-five tithers were secured; and since last October one brother has \$300 laid away as the Lord's share. This has all led up to the Centenary and our one hundred and fifty members will carry that through to victory, so far as our church is concerned."

THE DUMB ORGAN

"A certain church in California has an energetic pastor who was long distressed because the house of worship was in sad need of repairs. The organ too was dumb. He spoke to his official board, but seemingly with no results. At last, weary of the useless efforts, he gave up.

"Then the Centenary came to First Church, and the pastor threw himself, body, soul, mind, and spirit—with all his might—into the program of the Centenary. He preached until he thought perhaps the church needed some of the 'spiritual sermons' of other days, and so he gave it to the people. I asked him how it went, and he said, 'Punk.' He returned to the Centenary with stewardship flavor.

"He got his quota of intercessors, then of Christian stewards."

Then on Easter Sunday, by special dispensation of the Bishop (for the California and Southern California Conferences were waiting for the 18th of May), his church went over the top. Their quota was \$35,000; but they got \$500 more than that on Easter and still had two hundred more people to see and two hundred more subscriptions to get.

"Sunday night the Epworth League met, and thirty-one signed the covenant. How the heart of their president rejoiced as he saw them lining up for the work of the Master!

"Then Tuesday morning the pastor went down to the church building and hardly got inside when he met a tall, dignified ladder. The building was evidently being repaired. He penetrated the entanglements till he reached the organ as a second objective, and this too was in the hands of an expert. The needs of the world had opened the heart of a seemingly impervious official board to the needs of a local church."

FIRST ON THE LIST

The following record of one of the first churches that put on the Four Weeks' Stewardship Campaign is reproduced here just as a happy stewardship man reported it.

<i>Before</i>	<i>After</i>
1 Big debt.	1 Debt reduced \$9,775 in one year through a regular budget.
2 Current expenses running behind.	2 Current expenses all paid.
3 Benevolences met and two persons giving \$1.25 weekly to the budget.	3 Benevolences increased 25 per cent; 300 tithers averaging \$1.32 per week.
4 Wondering what to do.	4 Smiling? Well, I guess!

HOW SMITH STARTED SOMETHING THAT WON'T STOP

"Smith had been a nice, respectable church member for some years. He took a class of boys, and then included a subscription to the church papers as a part of his religion.

From one or another of these he got 'Stewardship' and 'God's Ownership' and 'To Have is to Owe' into his head. Let a friend of Smith continue the story.

"Mr. Smith's heart went out to meet these maxims like old friends. He had found his new name. From that time he might have been called Stewardship Smith.

"It was not a bushel light. Everywhere he went Stewardship Smith flashed forth his new rule of life. His radiant face, his honest business, his tithes and offerings, his fruitful service, his sincere tongue, all vied with one another in putting stewardship on the local market. Even the minister has to confess that he got the correct slant of sanctification vision from Smith; his sturdy creed of true consecration meshed with the gears of life, soon went into high speed, was propelled into the hearts of the people by a mighty unction from the pulpit, and became the motive and plea of the doorknob route. Behold how much fire one good layman kindleth!

"Fifty of the choice members of the local church signed stewardship pledges and straightway proceeded to make them good. New life came from above into all departments of the church. Prayer meetings grew numerically and dynamically.

"The hard grind of the church ceased with the application of Smith's stewardship. In the new light, dry axles were speedily detected, oil-holes opened up and the oil of grace and prayer poured in. The bearings began to work smoothly. What a transformation!

"The minister was wont to pinch himself to see if he were awake. No bickering of any kind! Had this church gone wholly to sleep? Had Smith administered an anesthetic? The power and output of the church gave the lie to such a conjecture. Audiences increased, folks were born anew, the community life was sweetened from the church. Benevolences were doubled and the pastor's salary increased until the district superintendent threatened a fine for exceeding the speed limit. Good fruits laid all fears to rest. India, China, Africa, heathen America, the islands of the sea, all came in for a lift from the leaven of Smith's stewardship.

"The Christian stewards of the church formed themselves

into a band—Friend Smith president, of course! The beauty of true stewardship is that it keeps going, never grows weary in well-doing, never touches bottom. This band never faltered when something for God had to be done! Cromwell's Ironsides! It's truly blessed for a minister to know that he has an invincible company in the division!"

JOHN HOPEFUL'S CHURCH

"Four years the members and officials had labored to meet their current expenses, and pay the regular disciplinary benevolences; but they had fallen behind until they owed several hundred dollars to the local bank.

"When the new pastor, John Hopeful, started his ministry, he sent stewardship literature to sixty-one families connected with the church, and then preached a series of stewardship sermons, with the result that more than twenty per cent of the entire membership became tithers, that all the old indebtedness was paid, and the local church budget was doubled.

"But something still more wonderful happened. For months John Hopeful preached on the great Methodist Centenary program of world reconstruction. These messages stirred almost the entire membership, until one day John Greatheart said to his wife, 'Let us send the gospel message to thirty villages in Africa in the languages of the natives.' While John Greatheart was talking about the missionary project to his wife, another of John Hopeful's parishioners, James Faithful, by name, said to his wife, 'Let us build a church in India and pay the preacher's salary for the next five years.' Another member by the name of Julia Love, said to her husband, 'William, let us educate a boy and girl in India the next five years.' About this time the pastor called on one of his parishioners by the name of Simon Strong, who said, 'Pastor, my wife and I have decided not only to tithe but to educate a missionary in the Chicago Training School for work in distant lands; also to educate a slum worker in one of America's great cities.'

"This missionary giving became contagious all through John Hopeful's church membership, until finally it culminated in

the church's sending the gospel to one hundred and ten villages in Africa, to twenty villages in India, supporting two native pastors in India, and furnishing a hospital ward with three beds in Korea.

"The local banker stood up in church one Sunday morning and asked this question before a crowded church, 'Are we managing the Lord's business right?' Then he announced that he was going to be a tither, and he gave \$500 to the Centenary to help support a missionary in South America.

"One day John Hopeful called on a rich ranch-owner who owns one thousand eight hundred acres of land. He asked her for a gift for the Centenary. She and her family gave \$1,000 and pledged herself to tithing. Nearly every business man in the community has resolved to tithe.

"The story of John Hopeful's church has been the means of inspiring Methodist churches in three great States, and has helped many a charge to go over the top for the Centenary."

Nobody but the wearer can know just where the shoe pinches; likewise nobody but the minister himself can know just what it means to "see daylight" through stewardship teaching. What must it have meant to the pastor of one historic church, so discredited financially that credit was refused them even for insignificant sums, when through the teaching of stewardship it rose to a commanding place of power in the community!

A pastor in Texas serves a church organized in 1908 by sixty-two working people, all of whom are of exceedingly modest resources. In the nine years since its founding this organization has administered \$75,000 and has never had a collection nor a pay social nor any schemes to raise money. How was this done? Stewardship is the answer.

A seventy-eight-year-old pastor in California writes that through the teaching of stewardship a discouraged and dying downtown church has been lifted to self-respect and usefulness. In the last three years, it has paid \$6,000 for church improvements, debts, and a new manse, because the members have been taught about the tithe.

Another California charge recently built a new church and

dedicated it free of debt, while carrying on their regular work, "because the majority of our people are tithing."

A Baptist pastor in Kansas began to preach tithing stewardship in 1915 and presently their offerings and benevolences were found to be increased four hundred per cent. The pastor writes that the strongest people in every church are ready to line up on tithing; and he adds: "The largest benefits are not financial. The spiritual development in the lives of the members is a much greater asset for the kingdom of God."

If any Christians should think that we set too great and persistent an emphasis upon financial results, let us remind them again that the whole teaching is that the tithe is only the first step. There is no miraculous value merely in the tithe, as a sum of money. But when it stands for stewardship of *the whole life*, it is a symbol blessed of God. Few pastors fail to tell of this marvelous "second growth" after acknowledgment has been made through the tithe.

Nearly all the reports of the Stewardship Campaign begin with a sort of subdued gusto, as if the pastor were whistling for sheer joy; then they give in sober, thorough fashion the figures, accounts, and results of their efforts; and most of them end with an open and irresistible "Hallelujah!" Out of the darkness of financial worry and trouble which inwardly means spiritual confusion and slackness, they have been led into the daylight through stewardship. They have emerged from a haphazard fashion of depending upon impulses into habits of holiness.

CHAPTER X

HOW'S YOUR OFFICIAL BOARD?

HERE is a tradition among the writers and producers of plays that the second act is always a pitfall, a test. "A good first act is easy enough," they say, "but show us the second!" Tithing by the official board is the second act in the church stewardship program. It is often much easier to enlist a large portion of the church membership as tithing stewards than to get the official board to commit themselves.

I remember one official board meeting at which a speaker was invited to present the stewardship message. There were eleven honest, good-looking men, most of them over fifty. Four or three were hovering around forty, and one was obviously just past his honeymoon stage. They were the unpaid lay directors of a church whose position had become increasingly difficult. The neighborhood had changed; old members had moved away; the new neighbors had so many

problems to which the church had been unaccustomed to serve that they were dazed and helpless in the midst of numberless perplexing problems. In addition to these social problems, a new

auditorium and a Sunday school room were needed, besides innumerable smaller changes and repairs. And here were the eleven official board members, listening to the stewardship message. A silent speaker, I watched for signs of an understanding of its import. "They will grasp at it like drowning men," I thought. But they didn't. Although the message they heard was delivered with eloquence and God-given power, they sat apparently unmoved when the local pastor asked them if they were willing to *lead* the membership of the church out into the free world of tithing stewardship. They looked dubious. They repeated many of the time-honored objections to tithing. They were afraid of this and afraid of that. All of them—

No, not all. The young man, who was the last to according to a sort of unwritten law in official-board —this young man said "Yes"—he would pledge himself tithing steward. "Glory be!" thought I in my silent "the church is saved!" Four other members of the after deliberating a while to save their face, also agreed to become tithing stewards.

This is all the story that counts at this point, and it counts because this is not only a true picture of one particular official board, but of officialdom in general. It is but the natural state of things. The official board is the official board just because it represents stability, solidity, and a wise conservatism. Its chief business is resisting newfangled ideas, because most of the newfangled ideas are silly, or worse, and ought to be resisted. It takes time to convince them that any idea is worth trying.

Now, stewardship is by no means a newfangled idea, but the thoughts of these particular men, and of most men of their age, belong to a period in which stewardship was somehow generally skipped; or at least stewardship as an interpretation of the Christian life had not been emphasized. If they thought anything about the tithe, they thought it had gone to seed in legalism; and all their notions of stewardship were vague and confined to what they would call spiritual matters.

Now, here comes a man who implies, if he does not openly say, that money is really in the realm of the most spiritual questions. Truly, it is an astounding idea to the generation reared too often upon a system of strawberry festivals, pew-renting, and periodical begging.

But there need be no fear, even though the majority of the official boards do not indorse stewardship at the first hearing. It is an idea which does not grow cold overnight. They will come to it in good time, for stewardship is the doctor that cures many ills; but if the patient dies before the official board calls the doctor, who is to blame?

It is reported that one pastor called his official board and said, "Brothers, I have asked you to come together to consider our coming revival."

"Hold on, preacher," cried a member, "hold on. You've got the wrong crowd. Send for the Ladies' Aid!"

This is probably a libel on the official board and an undue compliment to the women; but these stories may serve as a hint that official boards are still fallible. They also point to the contrast, because some are different. One Area secretary writes: "The churches are reporting large numbers of new tithing stewards. Many pastors are finding that the official boards are ready to lead in stewardship. More than once the official board decided they could not conscientiously ask their people to tithe without setting the example. In some churches every member of the board signed a Tithing Steward's card."

Victories like these have been achieved not only through the patient work of the pastor, but also through the splendid cooperation of the official boards.

VICTORY ONLY DELAYED

"The pastor was pushing his tithing campaign with good success; but some of his officials were slow to respond. One man in particular, whose example meant much, hesitated, became almost angry, remained away from church, and manifested his impatience to such an extent that the pastor became concerned for the man's soul.

"Not for one minute, however, did the pastor lose his patience. He did not scold, nor upbraid, but lovingly sought to convince his official that he was contending not against man but against God. The battle went on for some days. At times it looked as though the pastor had won, but the victory delayed its coming. At last, with tears of grateful joy, the pastor heard his official say, 'I just cannot hold out any longer, I've got to come in.' And come in he did with a glow of spiritual luxury he had not known for years."

LETTING IN THE SUNSHINE

It has repeatedly been proved that in organizing stewardship bands and in carrying on the Four Weeks' Campaign

the approval of the official board is not necessary. But it help immensely if it be not obtained with too much difficulty. The following report from a district superintendent shows what may happen when the pastor and official board lead

"Methodism has its lightning rod up, expecting to be struck by something, and, as they would say in the South, 'it looks though it would rip things up the back and let a little sunshine in.' That 'something' is stewardship, a word now being proclaimed in every pulpit.

"Here are five evident results:

"1. *Whole official boards are adopting the new standard* One man went home and said: 'Wife, I felt like thirty cents to-night, for I was the only member of the board who did not sign up to tithe.' They both signed up and then lay down to pleasant dreams.

"2. The ministers are going unanimously for the tithe, beginning on themselves. One man wrote, 'Here I go for fifty tithers, and I am the first one. The people began to ask me when I was going to put on the tithing campaign. I surrendered! Hide my name, but tell the people how a back-number had to come across to keep up with his people!' Nearly all of our pastors have long been tithers, and the non-tithing minister is as lonely as a crocus in July.

"3. The well-to-do are starting accounts with God. One Detroit business man said, 'I will put the Lord's account on my books to-morrow and a real partnership begins.' A farmer wrestled all day because he had to screw up his courage to begin on his big bean check which had come the day before, but finally he said: 'Beans or no beans, I am going to tithe.'

"4. It is reaching the poor and the folks of small means, and they are enjoying their newly discovered partnership with God. One workingman said, 'I am a man with a small income and a big family, but I give my first tithe to God and he walks with me down the way of the other nine tenths and we get on famously!'

"5. It is capturing whole Sunday school classes. 'I see a picture of myself giving eighty cents a week,' one boy said, who held out for a time but finally surrendered.

"We live in Michigan, and Michigan entered the Union in 1837. It is entering stewardship in March, 1919."

SALARY IN ADVANCE

Another Area secretary tells this incident: "I had a good time yesterday in one of the churches. In a membership of about eight hundred, there are forty tithers. My instructions were to call at the parsonage, and there I found the preacher living in the best house in the neighborhood. When I expressed my surprise at the surroundings, he frankly told me it was a result of the work of the stewardship band. He said that recently a campaign had been put on to pay off the old church debt which amounted to over \$5,000, and that this was now cleaned up, as a preparatory course for the Centenary.

"The pastor made another remark in my presence, a remark so unusual as to surprise me greatly—that it was a custom of his official board who were leaders in the Stewardship Program, to pay his salary one month in advance. This is the result of taking God into your church plans and everyday life, allowing him to become a working partner in the business."

NO FAIRY GODMOTHER

Getting the official board first is a good idea. Get them, if you can; but give tithing to your members anyway. In one church, not so very long ago, there was a deficit of \$2,100 on the current budget and no fairy godmother in sight.

The minister thought and prayed and finally warned his official board that he was going to put the tithing stewardship proposition up to the church; that it was yea or nay, with nobody excused on account of a cold. Seventeen men on the board voted in favor of this action, while several asked to be excused.

On the following Sunday, after a stewardship sermon, seventy-nine people signed as tithing stewards, and at the present date more than one hundred and eighty are enrolled from that church. Moreover, the church is not only out of

debt, but the benevolences, both home and foreign, are greatly increased.

IT TOOK TWENTY-THREE YEARS

In one church at the close of a Sunday service on tithing, the financial secretary rose and said: "I have been twenty-three years making up my mind, but I am now a tither." One can only hope that the good member considered his covenant as "retroactive" for at least a dozen years. Another pastor writes: "It seems that from now on no wide-awake pastor will fail to press the stewardship message of the gospel. In my own churches I did not get the response in the way of signers to the tither's pledge that I hoped, but this is not due to a fault of the plan. Rather, I think, it is due to the newness of the idea to most of my people."

Incidents of this character furnish the reasons for stating it plainly that pastors have always the privilege of leading in the polity of the church, with or without the assistance of the official boards. The Centenary stewardship principles are not the arbitrary invention rising out of the needs of the hour, but were first written in the heart of the Methodist Discipline.

THE CHURCH TREASURER WHO GOT MAD

Church treasurers are usually first in their appreciation of the value of tithing stewardship and most ready to welcome the stewardship program; but, of course, to this rule there are some exceptions. It is not a common thing for church treasurers to get mad, but here is the story of one who did:

"The occasion was the new pastor's sermon, and it made such an impression on the treasurer that when it was over, refusing to shake hands with the preacher, he stamped out of the church and went home to give vent to his feelings.

"Now, the sermon that morning was a straight-from-the-shoulder appeal for businesslike methods of supporting the Church of Christ. The preacher called the Kingdom business 'the biggest of big business.' He pictured the need of the *world and Christ's* often forgotten program to save it. Then *he pointed out* that you can generally tell the genuineness of

a man's interest in the Kingdom by the way he puts his money in. Then he told how some frequently used schemes of raising money were not only unbusinesslike but were trifling with the great program of salvation. It was like supporting a world war with pink-tea methods.

"Probably this point of the sermon was what got under the skin of the treasurer, for it was well known that he had been the leading exponent of the slogan, 'Let the Ladies' Aid Society raise the deficiency.'

"Finally the pastor came to the climax of his appeal, insisting with great earnestness that a man should realize that he is a steward of God and that it is poor stewardship to pay to Christ's church what one thinks he can afford after all other calls have been met. He said that the Lord wanted the 'first fruits,' that a man really ought to set aside regularly a definite percentage of his income for the support of the church and Kingdom. That percentage ought to be at least one tenth—for the old Jews did as well as that.

"This was the point when the church treasurer's wrath reached the high spot. He could hardly wait to get into the house before he began:

"That preacher needn't think we don't know how to give. He needn't worry about his salary either. We've always paid our minister and we always will. He wants an increase; that's what's the matter with him! But he can't get it.'

"By this time the wife was making a meek protest, but he went on: 'Why, last year I gave seventy dollars when you figure it all up. The idea of suggesting that a man ought to give ten per cent of his salary! What will he have left for himself?'

"The hymn writer says:

"God moves in a mysterious way
His wonders to perform.'

"Perhaps the Lord didn't have anything to do with it; but anyway when the treasurer's breath gave out and he sought relief in scanning a paper, his eyes fell full on somebody's *philosophy*: 'A kicking horse never pulls.'

"Now, it happened that he had always prided himself on pulling his part of the load and while the words, 'A kicking horse never pulls' only served, at the moment, to increase his anger, they stayed with him all through the evening as he tarried at home while his wife sat in her usual place at church.

"In the middle of the night too, when something awakened him he heard it again, 'A kicking horse never pulls,' and next day when he started for the preacher to have it out with him, strangely enough, he heard it again.

"It was a hard week. The treasurer was fighting the battle of his life. Fortunately at heart he was a good and just man and one who feared God. Little by little the reasonableness of what the pastor had said on that Sunday became a conviction.

"Finally he said to himself, 'Yes, I'm willing to pray over it.' Then he even got so far as to be willing to read the tract which in his wrath he had jammed down in his pocket on that Sunday morning. But it wasn't easy, nevertheless, to go to church when the Sabbath rolled around. Indeed, it is an even chance that had he known beforehand the contents of the preacher's sermon, his would have been an empty place.

"But he was there, and a second time came the pastor's appeal to mean business about Christ's big business.

"'Christ claims first place in one's life, and how can one give first place,' said the pastor, 'to Christ and his program until he is ready to give him first place in his pocketbook? These were vital principles under the old Jewish law of the tithe.' The old Jews were commanded to give the first tenth to God because it helped them to recognize God's first claim on everything. Surely, those of us who really will put Christianity first and mean it will not hesitate to covenant to pay him at least the tenth and let it be the first tenth. And the tithe will do more than finance the Lord's work, it will serve as a pledge to Jesus Christ that we mean to keep him and his kingdom first.'

"If the church treasurer had not settled it, he certainly did settle it while the congregation was singing, 'I'll go where you want me to go, dear Lord; I'll do what you want me to do.'

For when the pastor gave the invitation to those who meant business about Christ's big business to the place where they were ready to sign the covenant to tithe to come forward and do so, the church treasurer was the first man on the spot.

"And the Nebraska pastor who tells his story says that not only was it the beginning of a new era in that man's life, but it was the beginning of a new era in that church.

"Four lessons we can point out briefly from this story:

"First: That Christ wants us to mean business about his big business of reconstructing the world. No getting around this: 'Seek ye first the kingdom of God' (Matt. 6. 24, 33).

"Second: We can't really be sure we mean business about Christ's business until we are ready to 'consecrate' our pocket-books as a part of ourselves. Money talks. That is, money tells whether we are interested deeply or not.

"Third: You can't really be sure that your pocketbook is on the altar until you are ready regularly to pay to Christ's work at least the 'first fruits' of your income to prove it. To pay a tithe is to say, 'Lord Jesus, I consecrate my all to thy big task, and here is my tenth to show you that I mean it.'

"Fourth: Our Methodist Church is launching a great world-conquest program. More than a hundred millions of dollars has been raised, largely through the teaching of tithing stewardship; but better than raising the money is the new baptism of spiritual life. Is not this baptism the supreme need of the supreme opportunity of our day?"

PROHIBITIONISTS DODGE BULLETS

The following pages, which stand as a conclusion to this chapter, are taken from an address delivered by a secretary. The theme was largely the relation of the finances to the "spiritual" life of the church.

"Let me lead to this discussion with an experience. Twenty years ago when a student at Drew, I was sent to a little charge up in the Jersey hills. It was a loving and loyal people but they had a hard time keeping enough oil in the machine. They had eight ways of raising their little financial budget—a quarterly collection, a church collection, a special Harvest

Home Festival, an annual oyster supper (and how those ladies could fry oysters, and how I did like them!), an annual Sunday school picnic—and I heard that they sold cigars and tobacco at a Methodist Sunday school picnic! When I said, 'You don't do that, do you, brothers?' they answered, 'Ye-e-es,' and I said, 'We won't do that this year.' You should have seen them open their eyes. They thought they could not get along without that; but we did, and we had a fine picnic too. Now, that makes six ways, and they had also a benevolence collection and the Ladies' Aid—eight ways!

"When we came to the end of the first year I said: 'Brothers, this is awful. It is disgraceful. Let us stop all this nonsense and go down in our pockets and get the money and go out to the farms and the fields and on the hills and tell the people we want them to help support the gospel.' Again you should have seen them open their eyes! There was one good, warm-hearted brother with a long-beaked nose. I can see him yet. He opened his eyes as wide as an owl, and exclaimed as he threw up his hands, 'Oh, brother, brother, we never could do that.' I said, 'Oh, yes, you can, yes, you can, brothers!' They believed me, and went right down in their pockets and out on the hills and farms and fields and got the money and we had money in the treasury when I left. Now that was a little reform anyway.

"There was one man, a very quiet man who, when I started the missionary collection, said, 'Put me down for five hundred dollars and don't say anything about it.' So I put him down. A pretty good start. He had formed a partnership with the Lord. He was the chorister, and he and another man were good singers. Both were prohibitionists when it was not quite so popular. We found a Baptist preacher who was also a prohibitionist and good singer. I could sing a little, so we organized a quartet and went out to speak and sing for prohibition.

"We were holding a meeting in a schoolhouse in a tough little town, five miles up the railroad, and were up singing a song when a desperado fired through the window. The bullet went between the two men, grazing the cheek of the first man

(he had a wife and seven children, only) and lodged in the wall behind us. Brother Ayers has that bullet in his safe for a souvenir. Of course the women fainted. We could not blame them for that—and we had to stop and straighten them up, but when we got things righted we went on and sang our song, and I made my speech just as if nothing had happened. We could not stop for a little thing like that.

“When it was all over, those good men said, ‘Pastor, we’ll die by your side.’ Not idle words, they had proved it. Their lives and their money were on the altar. They lived truly consecrated lives. Well, friends, a pastor can do some business for God with *that* kind of an official board.”

CHAPTER XI

THE FREEMASONRY OF STEWARDSHIP

THE younger churches in foreign lands are having a glorious opportunity to avoid the disastrous history of debts and dubious distractions which belong to some of our own churches. They can begin right; and many of them are, indeed, beginning at the point just now reached by a few of the home congregations. The members *are* tithing and looking not only toward self-support but also toward extension of the mission work.

It is not hard to teach stewardship principles along with the A B C of the gospel. They recommend themselves to many varieties of mind and experience. Tithing stewardship is only the definite and practical first step in a journey which leads immediately into a larger spiritual kingdom; and the Chinese, the Indian, and the African have already come to know it.

THE RIGHT MIND

One of the missionaries in the north of China writes that the whole advance of the church which is expected from the Centenary is based on stewardship. He explains:

"In the youngest Annual Conference, the Kiangsi, the beginning of the Centenary has been celebrated by a tithing movement which makes every pastor, and many teachers and laymen, tithers.

"In the Hinghwa Conference, where revolution and anarchy have held sway for months, almost complete self-support of the native ministry has been reached, some districts being above the one hundred per cent mark. No wonder this region boasts a larger percentage of Christians to the total population than any other in China.

"Out in West China, where the bullets have been swishing

for more than two years, a church with a total membership of not more than three thousand and an average annual income per member hardly over \$100 has already subscribed more than \$52,000 gold for its Centenary gift. The secret lies in the fact that West China Conference is building up the largest body of tithers in Chinese Methodism—'Not only the stewardship of possessions, but stewardship of time is recognized as an important thing.'

"A feature of the great Central Institutional Church in Foochow is the personal workers' band, which is carried on by such men as the provincial commissioner of education, a member of the provincial legislature, a doctor educated abroad, and members of the city's leading families.

"These men divide their acquaintanceship into groups and are constantly adding to the church membership the most influential men in Foochow. So well organized is this work that when the foreign chairman of the executive committee, Ralph A. Ward, came to America for the Centenary and later was followed by the Chinese pastor, Uong Gang Ho, the work of personal evangelism never faltered.

"Stewardship of life is the third and greatest objective. At meetings recently held in Peking University almost fifty of the students consecrated their lives to the ministry. A large part of the Centenary in China will be given to the securing of the three thousand added preachers and teachers called for, and little difficulty is expected in finding them."

TAKING A CUE FROM CHINA

Another picture of stewardship getting hold of the Chinese mind comes from Dr. John Gowdy, president of the Anglo-Chinese College in Foochow:

"Hang Ming is a man for whom I have great respect. He is a man of clean living and high thinking, in many ways a model Christian, though somewhat austere.

"One Sunday afternoon I went to call on him, for we had been close friends for many years. In the course of the conversation we eventually came to discuss the state of the church, its strength and its weakness. He finally said, 'What

is the matter with the church?' This gave me the chance I had been looking for, and I began to explain to him the blessing and privilege of stewardship, and of tithing. I said:

"The great value of tithing lies in the fact that it changes your whole attitude. For example, I come in to-day and ask you to give me twenty dollars for the pastor's support. You wonder whether you can afford so much, and though you know it to be a good cause you give with some reluctance. Next week Mr. Smith comes and asks you for five dollars for the missionary collection and you at once think of the twenty dollars you gave last week and tell Mr. Smith you can't always be giving. Every time you are asked to give, you are immediately on the defensive, and if you do give, you give grudgingly. On the other hand, if you tithe, a tenth of your income is laid aside for just such purposes. Far from being on the defensive, you are looking for the best ways of spending it, you are really a man with spare money looking for a good investment. When appeals come to you, your only question is, "Is this a wise use of the money?" If our people could all learn to do that, you wouldn't be asking me this afternoon "What is the matter with the church?"

"Not long after this as I sat in church one Sunday morning, I saw Hang Ming in the pulpit, and when he rose to preach you may imagine my surprise when he took 'tithing' for his subject. He told to that great student audience the conversation related above, and said that after I went away he knelt down and prayed about it. The result was that he has been a tithing steward from that day.

"Last year Hang Ming gave \$10 to our church. This year to my knowledge he has given \$30 to this same church, \$60 to another of our churches in which he is interested, and \$100 to a fund to help the little struggling churches of the district. He has doubtless other forms of benevolences of which I know nothing; I happen to know these from my official relation to the churches. The difference? Nineteen to one!

"And yet that is the smallest part of the difference, for Hang Ming, though a layman in Chinese government service, is going about the great city in which he lives preaching what

is to him a new gospel. It is a rare Sunday when he does not occupy some pulpit."

COUNTING HIS BLESSINGS

"As I passed through Shanghai on my way home one of my old students came to see me. Most of all I was anxious to know whether in a strange city he had been true to his Christian ideals, so I asked him about his church life. He said he had been attending the Independent Church in Shanghai, but that now a group of men, wishing to hear the gospel in their own dialect, were starting a Union Church.

"In order to support such a church a few of the group had agreed to tithe. My old student earned \$90 a month, so he gave \$9. He had promised to give \$500 towards the new building, meanwhile giving \$300 which he had promised the Independents while he was attending that church.

"I remarked upon his generosity in giving so much and asked him why he did it.

"I am a very fortunate man," he said. "I have a lovely wife, and God has given us two lovely children. I just want to show him I appreciate what he is doing for me. How could I give any less?"

BANNER CHRISTIANS IN KOREA

The Haiju Tithing Society in Korea came into existence, a missionary writes, as the result of a great need for a deeper consecration of the lives of the church members.

"This society, which was conceived in a flame of spiritual enthusiasm, has been a wonderful factor in both the religious and financial progress of the district. We claim for it a uniqueness that is perhaps unrivaled. It is more spiritual than financial, the emphasis being placed upon the sacred benefits accruing to the whole-hearted and honest tither.

"There is a ritual, used upon entering this society, which matches in depth of fervor and beauty of euphonious language, the ritual of our own Methodist Discipline. The ceremony is impressive and solemn, for sacred and heavy obligations are being voluntarily assumed by the new member. Towards the

close of the ceremony, the following three promises are given by the novice:

"To give one tenth of his produce and income.

"To seek to induce others to become tithers.

"To surrender gladly the certificate of membership should he for any reason cease giving of his income, one tenth to the Lord's work.'

"Then, as his name is being called, he rises to his feet while others are prostrate in prayer and meditation. In the hush of this solemn moment he makes his vow directly to God, and God, who sees and knows, will hold him responsible for any violation.

"The other unique characteristic of this organization is that it collects no funds for distribution, but allows every man the privilege of using his tithe as under God's direction he thinks best. Only a nominal annual due is collected. Thus the giver's direct responsibility to God is implanted in his thinking, and the society steers clear of all controversy and eliminates all discussion of how the society's funds are to be distributed to best advantage.

"Our only meetings, twice a year, are to elect officers, to enroll new members, and to testify of blessings received in the giving of our money. While it is not obligatory to give an account of moneys spent, one dear farmer rose to his feet and read off the following carefully detailed statement. He evidently is a believer in diversified farming as well as in tithing.

	Yen		Yen
Wheat	31.50	Peanuts	2.00
Millet	88.00	Potatoes	14.00
Rice	30.00	Red peppers.....	4.20
White beans.....	21.40	Turnips	5.50
Peas	7.50	Pears	2.00
Cane	4.20	Castor beans.....	1.20
Red beans.....	4.20	Sesame	1.60
Balance misc.....			1.60
Total yen.....			218.70

	Yen
Toward Preacher's salary.....	4.80
" New Church.....	5.40
" Sundry Benevolences.....	3.10
" Church Society.....	1.00
" Balance on hand.....	4.57
Total yen.....	18.97

"When he finished there arose a clamor of handclapping and bravos. Various and interesting were the other testimonies. Preachers told of a new spiritual life in the church. Laymen related their joy and ease in giving. One preacher, thoroughly on fire with this duty, told how he secured thirty-two members from his little weak circuit. It is weak no more, for he has them on fire too. Five preachers have had their salaries raised. The circuit, which for years was our weakest, and most to be coddled, has stepped up and amazed us by its financial pledges. Many of our Korean Christians have been giving more than a tenth. Their sacrifices are immortal.

"But this society is making it more and more general and spreading a sense of systematic and regular stewardship. As a result, out of ten circuits, only one of which was paying its own bills, we have created fifteen, five of them self-supporting, and six served ten per cent decrease two years in succession, in the apportionments to this district from our Missionary Society across the water. Every prominent man, every paid worker, every leader worthy of the appellation, is in this society. They came in carefully, slowly, by a rigorous impulse."

IN BURMA

Interesting echoes of the Centenary have come back to the mother church from Burma, which already has nine pledged tithing stewards and seventy-eight pledged intercessors. Some of the signatures to these pledges are in English.

THE FILIPINO STEWARDS

A parish letter from the Philippines tells of the teaching of stewardship and adds: "While the people in this district are

very poor and wages are small, yet tithing is practiced by the best organized churches."

From another missionary comes the following record:

"The infant church in the Philippines has stepped out into the realm of self-support. For these fifteen years it has been fed by gifts from America. Last year the mission undertook a strenuous campaign for self-support. The members shied at the responsibility this would incur. Some said it could not be done. Others openly refused it. But many have lined up faithfully and with much pride in the proposition.

"The church in Narvacan, Ilocos Sur, has established a plan by which the 'Econims,' or church stewards, bring in the collected tithes. The superintendent has organized the entire district on the tithers' plan. Each church brings in its tithes and all are pooled in the hands of the district treasurer, and from this fund the entire pastoral force in the district is paid. In this way the strong churches help bear the burdens of the weak.

"On one stormy, disagreeable afternoon I came in just in time to hear the roll call from the secretary, and as each church was called these faithful peasant men and women came forward and deposited on the table their collected tithes, till there was actually 980 pesos in cash there for distribution. Never had such a sight been seen before in the Islands. There was real tithing money given for love of stewardship. Their budget for two months called for something like 750 pesos and here was that much over! This surplus was promptly voted into the Domestic Missionary Society and is to be expended in sending the gospel to the 'religious beyond'; for there are still cities and regions beyond where the Word has not been preached.

"We may rest assured that such devotion, zeal, and liberal giving will make an unfading impression in the everlasting record of events that are worth while."

HOW IT IS DONE IN THE ISLANDS

"When we returned to the Philippines five years ago we took charge of the Central District. The plans for that year

were for the support of fourteen native preachers in the district. The budget for them *was* \$190 a month. It had been the plan to ask for pledges at the last Quarterly Conference. Few of the pledges had been paid, and the year before the actual monthly payment had been less than \$25 per month. The membership was about seven thousand and in all the district we did not have more than two churches that were not in immediate need of rebuilding. Our building had been built of bamboo and soft woods. People were always expecting help in everything they attempted.

"Immediately we began to make canvasses among the people and to talk stewardship. In 1914 we succeeded in getting all the preachers to tithe. Two left us that year because of lack of support. We closed the year with only twelve men but with pledges for the next year that would give the men better salaries. At that Conference we asked that \$50 be taken from our budget from the mission. Before the end of that year we had 18 men at work, and at the close of 1915 we asked the bishop to appoint 22 men and to reduce our budget to \$65.

"Meantime the preachers were being better paid than ever before. Churches were going up everywhere, and that in war times. July, 1917, found us with 26 preachers on the pay roll for which we were getting \$45 from the mission and \$260 from the people. Those were dark days for us then, for the mission could not afford even the \$45. We wrote a letter to every official in the church. We laid the matter before them and asked them to arrange to take over all the support of the churches by October of that year. Since November, 1917, every one of the churches has kept its promise, and no money has been paid their workers except by the people themselves. I tried out the system for fifteen months and found that only in a few cases did the workers suffer, and usually the worker was to blame for that. The average monthly payment in 1918 was something more than \$450.

"It is interesting to note that while this was going on this was what happened in the churches.

"Pastors' salaries increased more than 100 per cent.

"Sunday schools increased more than 250 per cent.

"The membership grew from 7,000 to 14,000.

"We built 25 good churches and a number of light material ones. Only one church in the district has escaped the hand of the builder.

"The valuation of the church property is 400 per cent.

"Along with this there has grown up a home mission society which began in 1915. This society is composed largely of tithing stewards. It began by paying \$5 a month to help another church. Last year it supported preachers in weak circuits at an expense of \$60 a month, and is beginning this year with a budget of \$100 a month.

"This has not been accomplished without much prayer and patience and work. Some plans have been tried which work in one place and fail in another. But in the main we saw what was required—consecrated evangelistic preaching that saves men from sin, making clear the obligations we owe to God, and organizing the tithing stewardship bands and the missionary societies. We had weeks of training on tithing stewardship and weeks of Bible study. Never a Bible study without the nights given to evangelistic work in which we trained the leaders to help win men. Stewardship fires burn brightly in the Philippines in proportion to the infilling of the Holy Spirit among our people. They recognize this, for when a man ceases to tithe they call him a *malamig na kapatid*, a 'chilly brother'—their word for the 'backslider.'

"There are scores of incidents we might relate, but none which affect me more than one poor little church we have. It is a little village built out at sea where the whole land is submerged at high tide. Their houses and our chapel are built on poles. The few families there have only what the sea brings them from day to day. When they wanted a church they built one. When they wanted a baby organ they bought one. Then they decided to hire their own preacher and hired him. Every Sunday they pay their preacher and pay their dues in the District Missionary Society.

"Go to the church on a Sunday and you will see the men and women sitting on the floor and the babies playing about. The Sunday school closes and they begin a stewardship song. One

by one they rise and go to the table and there put down as the Lord through his big sea has prospered them the week gone by. Coppers and silver, rice and fish, maybe the price of a baby pig or a goat. But always all they need and some for the neighbor. This place has become a haven of rest for the tired preacher, and now when we have a man who is not well and needs an easy year we send him to these simple Christian stewards who so truly love the Lord."

CHAPTER XII

GOD DRAWS NO COLOR LINE

THE idea of stewardship, as well as the word itself, came out of the Orient, and is familiar to the Oriental mind. The Western word, "trusteeship," has much more of a legalistic and formal character, and never carries quite the same personal connotation. "The steward knows nothing of legal requirements. He is the personal representative of a living Master. His keen ambition is to know his Master's mind, and then, unbidden, to fulfill his Master's program. He is not a servant except in a high and confidential capacity. Like Eliezer in the tents of Abraham, 'All the goods of his master are in his hand.' Therefore honor is the one outstanding condition of stewardship."

Oriental literatures are full of references to stewards, their responsibilities and the great trust confided to them. Not only do the sacred writers frequently use the words "steward" and "stewardship," but they also point some of the most striking lessons by the use of the stewardship idea.

Perhaps it is in India that, more than anywhere else, stewardship comes to the native mind as a familiar and congenial thing. The Indian knows what stewardship is, and he also knows what giving is. During a Hindu festival worshippers fling their wealth into the Ganges. The great multitude throw copper pice, and the rich devotees consign silver and even gold to the sacred stream. With the teaching of Christian stewardship they are ready to combine their notions of the administration of a trust and the giving of their wealth for their religion.

One of the missionaries to India relates the following story of an Indian convert:

AN EPIC OUT OF INDIA

"I knew him as he used to be—Gulzari Lal, which, being interpreted, means 'the Ruby of Love.'

"He had a forceful personality, but came to the pastorate of the city church with the usual dependence on American money and American missionaries that has characterized in the past the bulk of our Indian mission workers.

"The American Mission was regarded by him, as by the typical Indian worker, as, first, *father*, the author of his Christian life; then, *mother*, who tenderly nursed him through all ills and misfortunes; also, *employer*, the absolutely dependable source of his salary; then, *banker*, a mighty treasure-house of unending bags of rupees and crisp government currency notes for all who found favor in his eyes; in addition, *lawyer*—wonderfully backing him in all sorts of law-suits and legal complications; finally, *guardian, commissioner of the poor, executor and undertaker*, all in one!

"The reach of the American Mission extended to every possible path one might tread, from baby days to deathbed, from old to young, and happy the man whose existence was tied up to it!

"Now, there you have in an embellished nutshell what Gulzari Lal had in his thinking as he took up the mission quarters furnished to the pastor of the church in the spacious 'compound' owned by the Mission. But Gulzari Lal was destined for a new day. He was himself to get new light, and then lead his people from the Egypt of abject dependence into the Canaan of honorable self-support.

"All his life Gulzari Lal had heard of 'self-support,' but he never had made a vital application of the principle to the circuits he had thus far served.

"'Chanda' (collections) he had pushed to the limit, accepting poultry, eggs, grain, vegetables, and even goats, in lieu of cash, but all that he had ever received for the local support of the church was really negligible when it came to meeting the bills.

"Like his brethren, he always reported 'tarraqq' (progress)

at the District Conference sessions, and then cast about for legitimate reasons to report similarly next year.

"It was at this time that Gulzari Lal came into possession of a little book on Christian stewardship. He was familiar, of course, with the name, but, for the first time he now linked it up with the actual business of his church. He also found a missionary, his new district superintendent, who had an unusual faculty for making people think. It was he who gave Gulzari Lal a new angle of vision, and made Christian stewardship a daily reality.

"Why not have a church in which the membership lives, works, and gives on the basis of stewardship principles—why not have it here?" This question, tactfully kept to the front in Gulzari Lal's thinking by the talks and articles of the missionary, finally brought the Indian pastor to a fixed determination. He would make a supreme effort to bring his entire church membership to accept stewardship as a life purpose, and to adopt the tithe as the basis of its expression.

"Now, an ideal of this sort is one thing, and a working demonstration of it is quite another. But Gulzari Lal was himself a different man now, which is the kernel and core of this story.

"He recognized with new understanding that he had, in addition to the large percentage of boys and girls of the mission schools, an unusually fine body of laymen. These were clerks in the government offices, stenographers and typists in large business houses, mechanics and workmen in the factories, shopkeepers and school-teachers.

"With the backing of the missionary, the help of special literature, definite teaching on every suitable occasion from his pulpit, and more pointed praying than he had ever used before, Gulzari Lal carried the congregation.

"Of course, first of all, the boys and girls found that they had a real place in the affairs of the congregation. Next the membership got interested in the week-day life of the church. Then an Indian miracle occurred—the church treasurer began to report large unexpended balances. Repairs were undertaken by the people and the building was refurnished. City

missionary work was opened up, and conducted by laymen. The congregation grew noticeably, and the people became eager to have some share in the work of the church. The Sunday school and the Epworth League took on new tone and vigor.

"Articles began to get into the Indian Christian papers about the great revival of practical Christianity in that church. The pastor became an outstanding leader among his brethren in the Conference. Inside of three years there was a new and, for the first time, appropriate house of worship for the congregation. The church had become a national asset to the American Mission.

"These are the bare facts. But the best part is this—similar results can be and now are being realized elsewhere in the Indian mission field. Such churches alone can measure up to the demands of the new national aspirations of our people.

"Politically, socially, and economically, a new era has begun for India. The church must adjust herself to it. We cannot hold the eager spirits that the new India is generating unless we make possible for them financially independent churches, in which they themselves can grow, and which can represent them in the work that a new India makes possible.

"Gulzari Lal is becoming a type of the modern Indian pastor who shall lift the Indian Church to its place of national power. The laymen have now a breadth and dignity in their conceptions that make forever impossible the old day of dependence on the 'Mission.'

"And these are but an outstanding group. Hundreds of similar, though lesser groups, are found in towns and villages—for India herself is tasting the satisfying fruits of service and sacrifice. With the principles of Christian stewardship at the very heart of her church life, India will enter into a new day."

A BREEZE FROM THE HIMALAYAS

"The Garhwal District, North India Conference, in its session of October, 1917, took a long step forward toward getting in line with the stewardship revival. The proposal

was to begin tithing, and to begin at once. The missionary, of course, was prepared to present the matter to the people, but he kept praying that some Indian brother would volunteer to preach the sermon so that it would 'go down' better.

"In answer to his prayer, the Rev. I. Silas sent a note asking the privilege of preaching the sermon from the text, Malachi 3. 10. So, at the appointed time, Brother Silas rose to speak with his text written on the blackboard standing on the pulpit by his side.

"His sermon was a winner. At the close he stepped forward and invited all who would to sign the tithing pledge with him. There was a ready and instantaneous response. The people crowded around the table; and preachers, teachers, Bible readers, and laymen, with salaries ranging from *two* dollars a month to *thirty*, signed the tithing stewardship pledge with joy unfeigned.

"The meeting closed by singing 'All Hail the Power of Jesus' Name!' which was a sufficient benediction for that inspiring, epoch-making meeting of the Garhwal District Conference."

UNDER THE CASHEW TREE

Not only in India, which boasts of ancient culture and ancient civilization, does the stewardship teaching take root. It comes with convincing force to tribes and peoples whose only religion has heretofore been embodied in fetishism and whose civilization has not moved far from cannibalism. It is related that an African woman, after hearing the story of the gospel for the first time, turned to a companion and said, "I always knew there ought to be a God like that, and now I know there is." And when they "know" in this fashion, they are ready to refashion their lives according to stewardship principles.

"One of the trees native to Africa is called the cashew tree. In its full growth it is wide-spreading and beautiful, bearing fruit capable of distillation into strong liquor. But like that historic haystack at Williams College, which for a few moments sheltered the enthusiastic and consecrated youths who gave their lives to missions, so a certain cashew tree in

Africa sheltered once a group of people who started a new movement for a new day.

"Three African workers were supported by the Christians of Inhambane District, Africa, a few years ago. It was a spasmodic sort of support, however, for the people were poor, and crop failure was not uncommon. Unless the grain was watched every minute, birds would ruin the plants before they reached maturity, monkeys would strip a field bare in a few minutes, or a large animal like the rhinoceros trample the ground to a mud wallow in search of tender shoots.

"So things went on in Inhambane for several years, the Christians giving in a generous but haphazard way, and with little progress either in the number of members or in their giving.

"At last, one day a group of Christians met under a cashew tree to talk over conditions. They decided on a plan, and took it to the missionary for approval. After prayer and thought, he promised to push the plan in the substations.

"Out from under the tree, whose fruit is used to make a strong alcoholic drink, a movement was started which is now just striking Methodism as a whole. *It was the plan of systematic giving by every member and probationer.*

"In one year \$1,300 was secured for self-support, and where three workers had been supported, under the new plan thirty-five received help from this fund in amounts ranging from \$6 to \$288 a year. The next year there was an increase of \$700, making the total over \$2,000. Forty-eight workers were then put on the pay roll. The entire sum was given methodically by probationers as well as members, at the rate of two and one-half cents a week.

"If the people of Africa can adopt tithing stewardship, surely the Christians of the United States will not find it impossible."

THINKING BLACK AND GIVING GOLD

When news of the Methodist Centenary reached the missionaries in Africa, the stewardship message, like a lifeboat, went along with it. Churches which had never quite achieved self-

support began to think that they might do better, and churches which had arrived at the period of self-support began to think about helping others. In the interesting little republic of Liberia the Centenary created a stir. Perhaps one would scarcely have thought of linking together the Centenary and a modern cafeteria, and placing them together in the capital of Liberia; but the news of the "quota" sent out by Bishop Camphor started the thing going.

"On almost any day last summer children might be seen standing on the street corners of Monrovia, Liberia, selling bananas, rice, peanuts, or cakes. They were zealous little venders, hawking their wares with all the force of their lungs.

"Farther down the street, in a busy section, a cafeteria, conducted by women, fed scores of business men, shoppers, and townspeople daily. It was a popular place and well patronized.

"In the course of time the children, the manager of the cafeteria, the cashier and the waiters, all with one mind, started out and helped swell the stream of people that made their way toward the First Church. There was solemn excitement on the face of every person as he traveled churchward. They were all carrying a purse or handkerchief-wrapped package, and their freshly starched garments created a Sabbath rustle.

"It was Centenary Sunday, and I had gone there to conduct the services and receive the thank-offering. First Church, Monrovia, is not a large or a wealthy church according to American standards, but it is rich in spirit and in enthusiasm. The members are for the most part boatboys, bricklayers, washerwomen, and mechanics. Boatboys make, on the average, \$10 a month, washerwomen as little as \$1.50 a month, while teachers, who are the best paid, receive the maximum of \$15 a month.

"It meant sacrifice for those people when they brought their gold to the altar. It meant that each person had saved and worked overtime to give. Later, when the money was counted and deposited at the bank, the figures showed that the members of First Church had given to the Centenary fund over \$2,500, half of a pledge for \$5,000.

"The spirit of First Church toward the aims of the Centenary are expressed in the words of the president of the republic, who is also a member of the First Church, when he wrote, 'I would be pleased, Bishop Camphor, if you would say to the Church in America that our hearts and souls are in this Centenary movement just as earnestly as any. We are determined to muster such a quota as *will measure our full ability.*'"

Could any church do better?

SILVER OFFERINGS IN AFRICA

As soon as the Centenary plans were known to the pastor and principal of the school at Quionqua, in West Africa, he took the occasion to launch a stewardship program. It was not the first time he had done this, so nobody in the congregation had brainstorm.

At the close of the sermon, which was chiefly on tithing stewardship, the pastor announced that the following Sunday tithes and offerings for home missions would be received. The story, told in *The Christian Advocate*, continues:

"He reminded the people of the new work just started and the prospect of more new stations in the near future. He asked them to promise nothing, but to pray and to give as the Lord had prospered them. The hearty verbal response and their willingness to help was gratifying. We decided that it would be nice to try and give to the Lord a silver offering, in so far as possible.

"We have over one hundred school children who have no money, and who had nothing to give. We give them some work each week during a rest hour to earn the penny which they give in the regular offering. We planned work which they might do for gain during the noon hour and after school in the evening, and never was work more willingly or quickly done. Everybody was on the run from morning till night. The boys arose while it was yet dark and had prayers, so that as soon as it was light enough to see, they could get in one hour of thank-offering work. Never was there such a general spirit of good will and never were the children so easy to

manage. They were never willing to quit until it was too dark to work.

"When, on Friday and Saturday, they began to sum up what they had earned, they could hardly believe the result. When the girls saw what they could do, they quickly said, 'We will give a silver offering every month and support a station of our own.' They chose their missionary. When the boys heard it, they said, 'The girls sha'n't outdo us,' and they chose a station where there are two workers.

"One boy in the mission has shown himself quite skillful in hunting, and during the shortage of food he and a member of the staff have been largely supplying the many mouths at the mission with venison. Instead of working as the others did he spent his hours in hunting. He promised the Lord an offering of sixty cents if he got a deer. Early in the week he shot a small deer, but it got away. Later he shot a larger one, but it also got away. He came to Friday evening with no offering in sight. He arose in the night and prayed again about his deer, telling the Lord, as he said, that there was but one day left in which to give him his offering.

"Long before daylight he arose and prayed again, and taking his gun started on the last hunt. He had not gone more than a half hour's walk until he saw a herd of water buck, the size of cows. He singled one out and fired, and down she went. He rushed up and caught her by the horns and quickly cut her throat. Before seven o'clock he arrived at the mission, out of breath and trembling from head to foot, asking for the oxen and cart to haul her in. He said: 'I asked the Lord and he heard me. I will not longer thank him with sixty cents. I will give him a dollar.'

"Sunday morning dawned bright and clear. The villagers began coming to us with copper and paper, to be changed into silver. One widow brought ten dollars, to be changed into silver, in order to pay a debt, as she said. She told us she was asleep the night before when some one came and hit her with a cane and said: 'You have a debt. You must pay it.' She said, 'Yes, I will give so much.' But he said, 'No, you give so much.' She pointed to the one and two-cent pieces of

copper she had been accustomed to give, and said: 'That isn't giving. To-day I will pay my debt, and I am rejoicing. All this ten is going into the basket.'

"When we entered the church every face was aglow with interest and delight. There was to be no children's exercise, no special program of any kind, just a silver offering for Him who gave his all for us. The Sunday school lesson was on the feeding of the five thousand, and so fitted beautifully into the thought for the day. When the time came for the offering, all marched around the altar and placed the offering in the basket, singing 'Marching to Zion.'

"When the offering was counted the people were wild with joy. They had given \$63.95. The villagers said, 'If the schools have each taken a special station, we will take ours too.' and they chose the one they wanted to support. Everyone was happy. We sang and praised the Lord from our hearts.

"At the close of the service an invitation was given to hungry hearts, and eight came forward and prayed earnestly. Seven of them went away satisfied.

"Since the average wage for unskilled labor is from fifteen to twenty cents a day, we know that in many cases there was real sacrifice. But the people have begun to learn the real joy of giving, and we shall look forward with great interest to these monthly missionary offerings."

JOEL AND JACOB

Tithing stewardship has also reached the Congo Mission, and done much towards transforming the habits of the new converts. The following story of two boys came from one of the mission schools:

"Jacob and Joel had both been tithers for three years. Their income, while in school, was upwards of ten francs, or sometimes as much as twenty francs a month, and it always seemed a simple and easy matter for both of them to tithe an income of that size.

"They had readily accepted our teaching regarding stewardship. Our ideas of the native church were that in a reasonable

time, it should be self-supporting and self-propagating. Stewardship lies at the very basis of such support.

"Our study of the Bible had led to the conclusion that the tithe was the Lord's; that it is required of all, in return for the benefits of living on the earth and using the resources God has placed here. Our pupils readily accepted this teaching and acted upon it.

"In 1913 these two young men were engaged for some six months at Kapanga in helping to build the mission station there. They had not drawn their wages during that time and when they arrived at Kambove something like one hundred and fifty francs was due each one of them.

"When I handed Joel's pay to him he pocketed the entire amount without a word. I felt it my duty then to remind him of his former practice of tithing and asked if he were not willing to continue. He knew exactly how much it would be—fifteen francs. But that fifteen francs looked awfully good to him and seemed to be very much more. He did not look at the one hundred and thirty-five francs and think how much was left, but rather his thought was on those fifteen francs and the thought that they were as much as he had ever received in a whole month up to very recently, and he could not think of giving so much at one time to the Lord. But he counted out two or three francs, and with a self-satisfied smirk said to put that in the collection money. The subsequent history of these two young men is interesting in this connection.

"Joel very soon asked our consent to leave the school for the purpose of going home. But he did not go home. He went off elsewhere, spending nearly all of his one hundred and fifty francs for food and clothing far beyond his needs. It was a fatal step; for in the four years since he left school he has lost ground spiritually, and, from what one of his chums tells me, it seems that he has gone off into gross sin.

"Jacob, on the other hand, when I counted out his pay, very quickly and in a most matter-of-fact way, counted out fifteen francs and gave it to me. He said that it belonged to God, and it was put with the other church money.

"Jacob went to his home, a thousand miles away, seeking a

Christian wife. While engaged in that quest he was busy in preaching the Word throughout the villages on his trip, and a revival broke out and many were converted. He was importuned by missionaries to join their forces of workers, but he declined, saying that his call was to the Linda people, which meant, in his case, the foreign missionary call. So, as soon as he had found an acceptable wife in Ruth, he returned the one thousand miles to his work, and he has put in about four years of very efficient and successful work among this tribe."

Stewardship is the one thing which no missionary can fail to teach. From every field in which Methodism is at work, testimony has come regarding the efficacy, the compelling force and the saving power of Christian stewardship. From Singapore, from Burma and from Africa, South America, Japan, Mexico, and Malaysia, tithing stewards have already been enrolled, and the teaching has scarcely begun!

A missionary in Africa writes:

"In talking with a committee of native Christians who were arranging what each member of the church was to give to a special collection for home missions, they asked some of the girls to give their entire wages of three or four months. I protested, saying that was rather high. One girl replied, 'It might be for a white man; but not for a black girl who found Jesus within the last year.'"

The gospel of Christian stewardship knows no color line, halts at no boundaries, and ever works its memorable miracles!

CHAPTER XIII

BUYING BLESSINGS WITH THE TITHE

GIVING for the Kingdom enriches the soul. The deepest blessings, so far as the individual is concerned, come to the giver and not to the recipient of the tithes and offerings. Like prayer, giving is an act of worship. It helps the seeker after God to cut loose from the ever-threatening bonds of selfishness, covetousness, and pride of possessions, and enlists his interest in the most practical way in the fortunes of other men. For this reason the giving of tithes and offerings must always be the primary step leading into the larger life of complete stewardship.

When, however, the principle of the tithe has once been settled, then its expenditure becomes a question of great importance. Deciding how to invest the tithe is a continual means of education and self-realization—making the best self real. Therein lie many repetitions of the first joy of giving “to the Lord,” for in the course of time that joy will be reflected back from many happy human faces. The tither need not feel entirely hopeless about the misery and stagnation of life which he finds in the world, for he has at his command a power wherewith to set flowing the living streams of blessing. He can help a neighbor in distress, he can rescue a child left in a particularly bad plight, he can help a young man, who has had a hard blow, to get on his feet again. These ministrations are by their very nature personal, not official, and it is for this reason that the distribution of the tithe must be kept a personal thing, even when the steward chooses to join others in some form or organization for more effective cooperative effort, else the steward loses his share of the blessings bought with the tithe.

PURPOSE OF THE TITHE

The key to the general purpose of the tithe, which should be kept in mind in its distribution, is that it was originally intended for the support of the priesthood and the maintenance of religious services. Both the apportionment of alms and the spread of religious teaching were entrusted to the church as an institution, and it was for these purposes that the tithes were to be used. No man was expected to use his tithe to pay his college debts, to buy religious books, or to support his poor relations; but for the express purpose of extending the kingdom of God upon earth.

It frequently happens, however, that individuals wish to use their tithe for chosen charities known perhaps only to themselves. In these instances too the primary object is obvious—the advancement of the kingdom. In a sense, wherever is the separated portion, there is God's storehouse. It is not "dedicated" as are the free-will offerings; it is already the Lord's money. As it is the individual's honesty and consecration which leads him to acknowledge God's ownership by setting aside the tithe, so it must be his wisdom and sanctified judgment which enables him to dispose of it in accordance with God's will.

Fellowship with God is the purpose of Christian stewardship; that we may work in partnership with God in the serious business of life; that we may thus become acquainted with him and his plans—may become like him. One of the dangers in religious life is that certain necessary exercises may be taken for the whole of duty; and so the paying of the tithe is often mistaken for the whole of stewardship. The tithe should be separated as soon as earned, but the steward cannot stop there. The largest blessings follow upon careful administration of the amount. In handling the values which we count most sacred, we turn to God for counsel, to consider his desires, to become acquainted with him; and he finds ways of enlightening our understanding and guiding our judgment.

One pastor recently wrote us that the ordinary tither is not intelligent enough nor honest enough to administer his own

tithe. If the soul that proves its allegiance to its heavenly Father by the payment of the tithe is not intelligent and honest enough to administer the tithe, who under heaven can be trusted with this duty? And who can administer the other nine tenths of his income, which presents a problem nine times as large as the tithe?

Since fellowship with God is the aim not only of setting aside but also of administering the tithe, then the question of distribution becomes of deepest personal import. The honest heart who truly desires to work in partnership with God will persist until he discovers the best method for himself. He may choose to divide his tithe into three parts; one-third for the local church budget, one-third for church benevolences, and one-third as a contingent fund for specific personal charities. In this division, the primary object is obvious and unmistakable: the advancement of the kingdom.

With the growing number of tithing stewards in Methodism, many questions have come to the central office concerning possible methods of organization for the purpose of cooperative effort. Far and wide among the membership has arisen a desire to know what are the methods best adapted to an effective and wise distribution of the tithe; and it is with the wish to answer a few of these questions that the following section, on various forms of organization, is written.

ORGANIZATION

Obviously, the stewardship principle is not dependent upon any single, specific form of organization; but organization is nevertheless a help to tithing stewards both practically and spiritually. Collective effort, if managed in the right way, brings with it many advantages. Fellowship among tithers within the church often helps the individual to decide better than he would be able to decide alone; it multiplies his personal contacts; it enables the tithers to examine and discuss the needs of the church and community, to distribute funds with greater justice, and to participate in activities which the individual alone could not reach. Within the group, the Chris-

tian steward finds his "countenance sharpened by the face of a friend."

It may be urged that it is not wise to set up another organization within the church. This objection has, in practice, been found to be theoretical and imaginary rather than real. The formation of tithing-stewards' bands is primarily for educational and promotional purposes. Not only should they be simple in organization, but when possible they should be linked up with the Unit System or whatever working plan has been adopted by the church. Sometimes it will be found advisable to form several smaller groups within a larger tithers' association, for convenience in practical administration. Leaders of small groups can do their work more easily and quickly; more workers are actually enlisted, and the group spirit often works to better advantage where the numbers are few.

A simple organization can easily be launched by securing a meeting of the tithers and electing a committee to nominate officers: a president, secretary, and treasurer. The members then covenant among themselves to pay the full tenth of their income for the advancement of the kingdom. The treasurer keeps the financial records. The officers, chairmen of the various committees, probably with the pastor—if he be a tither—will constitute an executive committee, which will have a general discretionary oversight of the work of the band. The important feature of the organization is that *the tithers themselves shall decide how and for what purposes the whole tithe shall be administered.*

THE UNIT SYSTEM

The most simple method of establishing a stewardship organization is to use the Unit System as a basis wherever possible. In churches where the Unit System is in operation the tithing stewards can organize according to the plan just outlined, and suggest nominees for a stewardship representative on the local church council and the stewardship workers on the various units. These will form the stewardship council of the church.

This organization is working effectively in hundreds of churches. It has been found that the personal sense of stewardship is fostered in a church which has an organization as informal as the one described. Stewardship teaching grows apace; intelligence concerning missionary fields is encouraged; ability to cooperate is developed. Moreover, by this method unwise distribution of the funds of God's treasury is prevented, and the church becomes the clearing house for all kinds of missionary and community service.

Always the democratic and voluntary nature of the stewardship organization must be maintained; and whatever the plan, the personal responsibility of the members must be recognized. A pastor writes that his church has been "transformed from a needy field to a working force" through a stewardship organization in which the unit leaders were all lined up for cooperative work. Continual testimony comes to the office as to the ease and efficiency with which tithing associations of every sort fit into the Unit System.

THE STOREHOUSE PLAN

In some churches the storehouse plan is being used to advantage. The tithers agree to bring the full tenth into the local church, in a specially prepared envelope, to be received by the treasurer of the tithers' band, and proportioned by him to the current expenses, the benevolences, and the contingent fund, *always according to the vote of the tithers.*

The storehouse plan is always emphatically a matter of cooperation, and it functions only where there is both ability and willingness on the part of the members of the tithing associations to get together and do team work. Many times has it been proved that an entire congregation can unite to promote a mighty kingdom enterprise without in the least sacrificing the personal freedom of the individual stewards. For example, the entire Wyoming Conference of the Methodist Episcopal Church has officially adopted the storehouse plan. The Tithers' Association of Geneva Church has a well-tested, practicable method of carrying on their enterprises

through a modified storehouse plan which leaves freedom to the individual.

The Centenary Storehouse Covenant is a pledge which, used in the form given below or adapted to meet special needs, has been put into practical operation in many churches. Note how effectually the individual tither is protected and given all the advantages of the organization, with personal freedom in the distribution of his tithes. This covenant is flexible, and can be adapted to the needs of any church.

THE CENTENARY STOREHOUSE COVENANT

We, the undersigned members of the parish of the
..... Methodist Episcopal Church of.....
in the presence of God, do covenant as follows:

1. In loving loyalty to our Lord and as an acknowledgment of his ownership, we covenant to pay the tithe of our income for the purpose of maintaining and extending the kingdom of God.

2. Secondly, we do covenant with ourselves and with our God that we will bring the Lord's portion, the full tenth of our income, into the storehouse, that as he has commanded, "There may be meat in mine house" for the building of the kingdom.

3. We agree that this money shall be cared for by the treasurer of the Tithers' Association and divided, at the discretion of the Executive Committee and the pastor, proportionately between the support of the gospel, the various benevolent enterprises of the church, and other work of the kingdom, as shall be agreed upon by the Association.

4. We further agree, in that liberty which is in Christ, in case of unusual tithe or special divine leading, any individual shall deem it necessary that he shall direct the division of his tenth, that he may be permitted to do so by written order to the treasurer, a full record of such transaction to be kept in the books of the Association.

5. We further agree that having entered into this

covenant, we will not be under obligation to sign any additional subscription or pledge for any church work or benevolences. Our dues to any of the authorized church organizations to which we may belong will be paid by the treasurer of the Tithers Association out of the tithe money on written orders approved by the Executive Committee. But in case we make additional contributions "according as the Lord has prospered" us they will be regarded as free-will or thank offerings.

6. That for any matters not herein provided the Executive Committee and the pastor are empowered to act in the best interests of the church and the kingdom. Conference
..... District..... Charge.

It was voted by one such association that forty per cent of the receipts should be paid for current expenses, twenty per cent for benevolences, and forty per cent should be placed in a contingent fund. At the end of the first month the treasurer of the church paid all salaries, cleaned up all old bills, and met their benevolent apportionments in full—"for probably the first time in the history of the church," the secretary reports.

Other associations have apportioned the funds on the principle "As much for others as ourselves." This would give fifty per cent to the local church (perhaps four fifths for regular expenses and one fifth for special needs), while the other fifty per cent would be divided proportionately between the Board of Home Missions, the Foreign Board and other specified benevolences.

In every such adaptation of the storehouse plan the general policy of division is *determined by the vote of the tithers*. The plan of division should be made and adopted for the Conference year, or some other specified time; and a careful review of conditions, including local and community needs, should be made before the next year's plans are voted upon. Such plans should safeguard the church in its function of

carrying on the work of the kingdom by guaranteeing not only a supply of money as needed, but a continuous supply of consecrated members.

In this way the modified covenant meets the wishes of those who feel that the tithing steward should determine the exact use of the tithe, and also of those others who place the emphasis upon "bringing in" the whole tithe into the storehouse of the church. Each steward has a voice in determining what portion of the tithers' funds shall go to the local church, what to mission fields and other benevolences; and with the establishment of the "contingent fund" or some similar measure, each steward can also upon occasion direct his own tithe into a special channel. His agreement being for one year, or some other specified time, he annually reviews his relations to the kingdom.

It has been urged by some that "plans" of any sort are only for emergencies. Well, is not the church of God in an emergency? Has it ever yet met the needs of the world? Is not the load of ignorance, sickness, and sin always larger than the church is able to lift?

Perhaps those who, on the one hand, urge entire individual responsibility, and those who, on the other hand see salvation only in the "storehouse" of the church, can meet in the platform of what might be called "conservation of personality." To choose any "plan" merely as an arbitrary thing is both unbusinesslike and unscriptural. God does not value money above personality, financial efficiency above spiritual enlargement, nor material things above manhood. Money has no value whatsoever except as it contributes to the personal development of humanity. In holding "things" in our possession there is no contribution to character; only in getting, conserving for opportunity, and then disposing according to God's will, can we extract spiritual health and power out of "things."

One of the most interesting examples, not only of the results of stewardship teaching, but also of the effective working out of a primitive storehouse plan, is given in a report of the Philippine Islands Annual Conference, in Chapter XI. Every

Sunday the men and women of the congregation come together for service and Sunday school. They sit on the floor, and the children play about. At the close of Sunday school, while they sing a tithing song, each tithing steward rises, goes to a table, and places there his tithe and his offering, according as he has prospered during the week gone by. "Copper and silver, rice and fish, maybe the price of a baby pig or goat; but always all they need and some for the neighbor." Here is a storehouse plan working effectively. It is an illustration that stewardship insistence is both financial and spiritual: the humblest member is of worth to the church, and the church should get out of every member the best there is in him.

Tithing stewards are like the steam in the engine; they are not part of the load, but of its driving force. Stewardship injects into the Unit System or other machinery of the church a spiritual impulsion which lifts it far above formalism and routine. The usual experience is that the tithing stewards in any church are not only the members who are financially the most to be depended upon—that would be obviously true; but they are also the members who can best be trusted to carry forward the evangelistic message. It will be with a consideration of stewardship and evangelism in the following chapter that the record of these adventures will close.

CHAPTER XIV

STEWARDSHIP AND EVANGELISM

THE various "adventures" recorded in this book emphasize perhaps what might be called spiritual prosperity—of individuals, churches, or communities. Lukewarmness in Christian living is transformed into intelligent activity, selfishness has given place to wider sympathies, financial difficulties have melted away before the fires of faith. But many of the experiences also illustrate another phase of the Christian's life, which the stewardship teaching reaches as with a living current—namely, evangelism.

Like the administering of the tithes, evangelism is a thing most closely, if not entirely, associated with churches. It is the church which creates evangelists and nourishes evangelism. Within the brotherhood of the church rise those impulses to pray and to praise, to confess and to give witness, which are the very seed of life to those already enrolled in its membership. And it is always from or in the name of a church that the evangelist brings his message.

In the minds of most Christians of to-day, evangelism has a twofold significance. On the one hand it is the activity which renews, refreshes, and strengthens the spiritual life of those already turned toward "the heavenly way," and, on the other, it is that which spreads the teaching among those who have never heard or have never accepted the gospel of Christ.

Closely associated as these two activities are, there is nevertheless a psychological difference. The evangelism which profits the converted man or woman is of a nature to educate and to inspire to unexplored realms of consecration, rather than to bring about initial conviction of sin. The convert has already faced the light, but he still carries with him his old pack of ignorance, willfulnesses and weaknesses. What

he needs is an education not only in faith and gospel, but practical Christian wisdom and duty. His common sense must be sanctified, his sight made clear, his temper, manner and disposition glorified with the Spirit of God. He must on to perfection, else he backslides.

EDUCATION OF THE HEART

There is a sentence in one of Sir Walter Scott's letters which reads: "We shall never learn to respect our real calling and destiny unless we have taught ourselves to consider every thing as moonshine compared with the education of the heart.

It is this education of the heart—the enlargement of the understanding, the exalting and widening of the spiritual vision—which a true stewardship ideal brings to the Christian. This education is especially the function of stewardship evangelism—not only the awakening, but the daily reawakening of the spirit against the menace of lethargy, routine, and pious formalism. Stewardship with God's grace performs the miracle. Stewardship offers a workable program not only for attaining this enlargement of vision and this reawakened energy, but for directing and organizing the new impulses of the Spirit into the daily life.

Thus it is that tithing stewardship, because of its emphasis on the vital relation between property and life consecration, is twice blest in the realm of evangelism: first, in preparing the church membership for the consecration which alone can bring success in soul-winning; and again, by educating the new convert in those habits of holiness without which he shall not be established in Christ. Just how this comes to pass is indicated in a letter from a Pennsylvania pastor, who writes:

"One result of the education which our people have received during the stewardship campaign is that my official board are getting concerned for a spiritual awakening here. This is made evident by their weekly appearance as a body in the prayer meeting."

A pastor in New York State writes: "Our church has experienced a revival for the first time in the memory of the present official board. I have seen sixty-five persons soundly

converted and have had the joy of receiving them into the church. It all began in our stewardship campaign."

THE "NEW" REVELATION

If these testimonies and the experiences recounted in this book reveal anything, it is that the systematic and carefully planned stewardship campaign, carried out in a great number of churches during the spring of 1919, was as the very spirit of God moving with might throughout the membership. The plan came through the mind of man, but the power was of God. The stewardship program was offered in the faith and hope that many pastors would find it fitted to their need, and the event proved it to be so. In many churches the program was adapted to meet peculiar circumstances. This again proves that genuine stewardship teaching is not a rigid, arbitrary thing, but rather a living spirit which can animate anything but a corpse.

At the close of a conference in Indianapolis a promising layman who had that morning appeared on the program came to the stewardship speaker and rather shamefacedly asked, "Don't you think I ought to sign that tithing covenant?" After the stewardship card had been signed, the confession was made that this man had paid only ten dollars to all the benevolences during the previous year and in the same period had paid an income tax on \$17,000.

Think what enlargement of life and consecration opened to that man; think of the thousands who in a twelve-month or a little more have made the same joyful discovery; think what possibilities now lie open to the church in splendid growth and preparation for service of every kind. This Indianapolis layman is not a unique or isolated example, but one of many. A cloud of witnesses compel the statement that spiritual education and growth in the wisdom that winneth souls is always the result of stewardship teaching.

It is this conviction that has led many pastors during the recent months to adopt some definite and systematic course for spreading the stewardship gospel. Some pastors have proposed to devote a certain portion of the year—for example,

a month either in the spring or fall—to detailed and intense stewardship study and instruction; others have carried the plan of having monthly stewardship teaching by sermons and otherwise; and still others have come to the place where the fundamental truths of stewardship furnish the background for all sermons, prayer meetings, Sunday school teachings; every phase of church life.

Whatever method a pastor sees fit to employ will bring good results. The central office has received many testimonials from pastors. One of them writes, "I believe it would be a good thing not only to have a stewardship program next year, but to make it a *permanent* thing in the year's program in all our churches." Another says, "All feel that they have just got started on stewardship, and they want more." And still another, "Those who have gone farthest into this movement know that we are but ankle-deep in God's way for his church."

Every one who has tested the teaching realizes that stewardship and evangelism lock hands with each other. A glance back over the "adventures" proves the case. Most of the churches which, through the stewardship teaching, were climbing up out of debt and into the Centenary, were also experiencing the revival of their lives. Many will remember the story of the Geneva Church, where some four hundred names were added to the membership in the year and a half after the stewardship revival.

No, revivals are not being crowded out of the modern movement. A true revival results in forward work, and forward work results in reviving. Any "revival" that does not result in a distinct forward movement is a misnomer; while the "forward movement" that fails to revive is a delusion.

MOTION OR EMOTION?

One might inquire whether a revival were conducted under a motional or an emotional standard. Emotion without motion means backsliding—psychologists say it means death, the eternal closing of doors to opportunity. "I have come to the point where I utterly discredit any evangelism which does not

include stewardship," was the testimony of an experienced evangelist during a stewardship conference; and the statement was indorsed by more than one fervent "Amen."

Is it not possible that what has too often been in the church an annual emotional upheaval, followed by little or no forward motion, may, under the spell of stewardship evangelism, become the marching call for an advancing Christian army? Stewardship evangelism calls the new Christian to the sacred place of acknowledging, praying, paying, and giving, as one who holds his talents, his money, and his very life in trust. It reminds him that he must hark back to the Great Owner, the personal God from whom his own personality has sprung, to catch some hint of the divine meaning of life. It lays hold of the forces which come both from personal prayer and from the Pentecostal flame, and so unites the church revival with the family altar.

Fundamentally, the Christian life, under the challenge of stewardship, is a progressive thing. It cannot be exhausted or completed at a single leap. It is an education lasting until the Christian finally lays down his load, and after. It may be that in this state of mortal limitation he cannot settle all his problems at once; but if he can do no better, he will "take them tandem." The Christian will examine himself as citizen, as church member, as parent, as neighbor, as business man, as friend, and as a world evangelist, with the searchlight of stewardship; and within the brotherhood of the church where stewardship is alive he will find out whether he is measuring up merely to the emotional or to the motional standard. In such a church, and with such a membership, every service will be an evangelistic service. In such a church and with such a membership, the "tithes and the offerings" will come into their proper relation as but the opening gate into the larger realm of the life stewardship and of habits of holiness.

In this apostolic evangelism God's work is, in a peculiar sense, focused in the individual as steward. It is the church that sends out the evangelist, but it is the man who must, through God's grace, light the Pentecostal flame. He is the example, the prayer, and the avenue of blessing; and it is only

when his life is sincerely conceived as a holy stewardship that his message will be heard. "What you are speaks so much louder than what you say," wrote Emerson. The evangelist may do and not speak, but he cannot speak and not do. Stewardship counsels him how to do. Other men get their conception of Christ from him, and it is only by his faithfulness as a steward that he can "draw all men." He is himself the sermon. He is not a retailer of beautiful thoughts, theological dissertations, or denunciations of sin, but a symbol of the truth that "by doing their task men save their souls."

THE GREAT PROGRAM

The evangelism whose heart is stewardship is an evangelism of propulsion rather than of prohibitions. "Thou shalt not" must have its place, certainly, in the Christian's ethical system, but the steward's manual is a positive, rather than a negative code. His service is towards producing, increasing, giving—always contributing to the greater life and to the constructive force. The church has too long said to the young people, "Don't do this," "Don't do that," instead of holding before them the irresistible challenge of Christ's adventurous and heroic program. Stewardship fills the life with purposes and energies. It leads through and beyond the law, out into a realm where denials and prohibitions are needless, because life-giving love impels, regulates, and sanctifies the heart.

Reaching the hearts of men is the natural business and function of this life-giving stewardship, and reaching the hearts of men is evangelism. Stewardship opens the gates to a flood of miraculous power, to which churches and individuals alike respond. Among Christians who have long been converted, or among those who are just seeking the light, it is this positive, inundating, active principle which operates like a fertilizing and life-giving stream.

NEW LIFE TO THE CHURCH

It has been the purpose of this book to "expose" stewardship by example rather than to impose its teachings upon readers. Authentic and remarkable "expositions" are not lacking in the

field of evangelism. In fact, nearly every testimony regarding the teaching includes an account of evangelistic results. "It has brought new life and new hope," writes a pastor after he had carried through the stewardship program. "Stewardship has deepened the spiritual life of the people, and inspired new courage and hope," writes another. "Rightly understood, properly presented, its real significance sensed, the stewardship campaign is, indeed, a revival in itself," is the testimony of another.

One pastor, after having given four sermons and the mid-week meetings to the stewardship teaching, reported: "The church began to brace up, spiritually and materially. Last Sunday the congregation overflowed the auditorium and gallery, and all the chairs were brought up out of the vestry to provide seating accommodations. The revival which followed the stewardship program has brought in forty-six members. One prominent official of the church, speaking of the fruits of the stewardship campaign, exclaimed, 'I've worked all my life to see this thing, now I'm ready to go.'" Again: "We find that the stewardship teaching with the practice of tithing is having a permanent and vital reality, deepening the spiritual life of the church."

A HAPPY PEOPLE

Perhaps no better instance of the evangelistic power of stewardship can be offered than the following story, given as a closing "adventure":

"Our little church in O—— has a membership of 200, including 36 probationers (all children under eight years of age) and 42 children in full connection who are under fifteen years of age. There is, moreover, not a rich man or woman in the church.

"Four years ago, a year before the present pastorate, the church with great difficulty paid a salary of \$740 to their preacher and raised a grand total of \$332 for benevolences.

"But last year this same church paid into the treasury for benevolences \$3,729 and overpaid the pastor \$300. The entire money raised for all purposes in the church amounted to an

average of 35 cents per member per week, and this included every man, woman, child, and baby in the church. Besides this, our people accomplished every asking in the Centenary almost a full year before the final campaign was put on by the church at large.

"But more significant than all, we have had a continuous revival of religion. Sinners have been saved, backsliders reclaimed, believers have been sanctified, and twenty-four of our young people, after a baptism of the Holy Ghost, felt themselves definitely called of God for life service. Five of these are already in the field, doing good work in telling the story of the Christ and in carrying through the Centenary program.

"How did all this come about?

"It was the result of faithful exhortation to stewardship, beginning from the pulpit and carried on through the class leaders, Sunday school superintendent, Epworth League president, Junior League president, presidents of women's societies and Sunday school teachers.

"The biblical doctrine of stewardship has been presented as a principle, and not a law. As the religion of the Lord Jesus Christ must be of the heart, so must stewardship be of the heart. Methodism teaches 'God first in everything.' The result of this kind of stewardship campaign is that as a church we are almost one hundred per cent tithers by families and some are making offerings above the tithe.

"The Epworth League, with a tithing band numbering 41, last year raised \$900 for home and foreign missions. This league has studied in their classes practically all the mission fields in Methodism. Of the officers, the president has been licensed to preach, the first vice-president is to prepare for work in Africa, the third vice-president is to do missionary work in South America, and the fourth vice-president, who is twenty-one years old and a Minute Man, is to be a preacher. Others are going to preparatory schools this year to equip themselves for work in China, India, and for greater usefulness in the home church. The Junior League forms two tithing bands which raised \$400 last year for missions.

"The Sunday school is thoroughly organized into a mission-

ary school, and has agreed to pay more than its Centenary quota. Every teacher of the Sunday school is a member of the church. The superintendent has been recommended to the District Conference for a license to preach. The Women's Home and Foreign Missionary Societies, both with tithing bands, raised \$700 for missions last year. And the Class leader reports that we are one hundred per cent in membership for intercessory prayer."

Is it any wonder that the writer of this letter signs himself the "Pastor of a happy people"?

THE NEW CHALLENGE

Methodism has spoken again, and the challenge is unmistakable. At this writing the stupendous undertaking of the Centenary in raising millions of dollars has been accomplished, and a new challenge has gone forth for a million souls won for Christ and the church during the ten-month period ending June, 1920.

No goal was ever set by a Christian church, no task was ever given Methodism, which requires greater consecration and concentration than this task. To this great achievement the raising of more than a hundred million dollars was an inspiring prelude.

That the challenge is of God, who can question?

Never was a great revival crusade more needed than at this very hour of world upheaval. Never were more communions stirring to the same end. Can we not also say, God's promises to pour out great spiritual blessings were never more sure of fulfillment?

But how shall the beginnings of a great evangelistic crusade be made? Is not the answer to be found in the pages of this book? Stewardship prepares the way for evangelism as does no other message. And is there not also suggested in these pages a program of procedure for those who are asking, "How can this mighty evangelistic challenge be met?" Is it not significant that remarkable spiritual blessings flowed in upon every church in Methodism which gave a month to continued stewardship teaching?

The Cleveland Conference that issued the call of evangelism seems to have had this in mind in sending out the challenge: "The success of the financial campaign of the Centenary Movement has brought to us an awakened and organized church; and it is leading us face to face with God's covenant in Malachi 3. 10, making urgent that we move forward in this hour of disturbed conditions with the greatest evangelistic endeavor the world has ever known."

The genuine revival must begin within the heart. The church organizations must be energized, the machinery of the kingdom must be set vibrating with power, by the Spirit working within. If the people of Methodism, in holy and heroic team work, will dedicate themselves to the leadership of the Holy Spirit in this greatest crusade of the church, who can question that God will see to it that the faith that called a crusade for a million converts in Methodism will be divinely rewarded?

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